



CHUBB®

SINGLE TRAVEL INSURANCE PLAN

GENERAL and SPECIAL CONDITIONS

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GENERAL CONDITIONS

1. PRELIMINARY PROVISIONS

- 1.1. Attention: Travel insurance is not health insurance! Read the contractual conditions carefully, observing your rights and obligations, as well as the limit of the insured capital contracted for each coverage.
- 1.2. The registration of this plan with SUSEP does not imply, on the part of the Autarchy, an incentive or recommendation for its commercialization.
- 1.3. The insured person may consult the registration status of his insurance broker, on the website www.susep.gov.br, through his registration number with SUSEP, full name, CNPJ or CPF.

2. PURPOSE OF INSURANCE

- 2.1. This insurance aims to guarantee, to the insured (s) or its beneficiary (ies), a single indemnity, limited to the amount of the insured capital contracted, in the form of payment of the contracted amount or of reimbursement, or even for the provision of service(s), in the case of the occurrence of covered risks, provided they are related to the trip, during a previously determined period, under the terms established in these contractual conditions.

3. DEFINITIONS

- 3.1. Personal Injury: An event with a date characterized exclusively and directly external, sudden, involuntary, violent, and causer of physical injury, which, in itself and independent of any and all causes, directly results in death or disability permanent, total or partial, of the insured, or that requires medical treatment, observing that:
 - 3.1.1. This concept includes:
 - a) Suicide, or its attempt, which will be equated, for indemnity purposes, with a personal accident, in compliance with current legislation;
 - b) Accidents resulting from the action of ambient temperature or atmospheric influence, when the insured is subject to them, as a result of a covered accident;
 - c) Accidents resulting from accidental escape of gases and vapors;
 - d) Accidents resulting from kidnappings and kidnapping attempts; and
 - e) Accidents resulting from anatomical or functional changes in the spine, of traumatic origin, caused exclusively by fractures or dislocations, radiologically proven.

✓ 3.1.2. **Are excluded from this concept:**

- a) **Diseases, including professional ones, whatever their causes, even if provoked, triggered or aggravated, direct or indirectly by accident, except for infections, conditions septicemics and embolisms, resulting from visible injury caused in due to covered accident;**
 - b) **The resulting injuries, dependent, predisposed or facilitated by repetitive efforts or cumulative micro trauma, or that have cause and effect relationship with them, as well as injuries classified as: Repetitive Strain Injury - RSI, Diseases Work-related Musculoskeletal Disorder (WRMD), Continued or Continuous Trauma Injury - CTI, or similar that come to be accepted by the medical-scientific class;**
 - c) **The situations recognized by official social security institutions or similar, such as "accidental disability", in which the event cause of the injury does not fully fit the characterization personal accident disability.**
- 3.2. **Basic Toiletries:** is the set of articles for the care of basic hygiene such as bathing, asepsis (deodorant and alcohol gel), razor blade, absorbents and oral hygiene (toothpaste, mouthwash, toothbrush and dental tape).
 - 3.3. **Basic Articles of Clothing:** they are clothes used to cover certain parts of the body. It is defined by underwear, pants, T-shirt, blouse, blouse, shorts, socks, footwear.
 - 3.4. **Willful Act:** It is the intentional act performed in order to harm others.
 - 3.5. **Illicit Act:** It is any voluntary action or omission, negligence, malpractice or imprudence that violates someone else's right or causes harm to others.
 - 3.6. **Baggage:** Baggage means all objects of the Insured's personal use, dispatched by the shipping company, with the appropriate proof of dispatch.
 - 3.7. **Beneficiary:** individual designated to receive the values of the insured capital, in the hypothesis of occurrence of the accident.
 - 3.8. **Insurance Ticket:** document issued by the insurance company that formalizes the acceptance of the coverage (s) requested by the insured, replaces the individual policy and it does not need to fill out a proposal, under the terms of specific legislation.
 - 3.9. **Insured capital:** maximum amount for the contracted coverage to be paid by the company insurer in the event of the claim.
 - 3.10. **Trip cancellation:** covered event that makes it impossible for the insured.
 - 3.11. **Contractual conditions:** set of provisions governing contracting, including contained in the general conditions, the special conditions and the Insurance Card.
 - 3.12. **General conditions:** set of clauses that govern the same insurance plan, establishing obligations and rights, of the insurance company, of the insured and of the beneficiaries.

- 3.13. **Special conditions:** set of clauses that specify the different types of coverage that can be contracted within the same insurance plan. Event Date: date of occurrence of the event / risk covered.
- 3.14. **Emergency:** situation where the insured needs immediate assistance, as there is a risk of death.
- 3.15. **Deductible:** Uninterrupted period of days within the insurance term, counted from the date of the occurrence of the covered event, during which the insured person will not be entitled to insurance coverage.
- 3.16. **Warranties:** These are the obligations that the Insurer assumes towards the Insured when a covered event occurs.
- 3.17. **Effective date:** is the date from which the risk cover will be guaranteed by the insurance company.
- 3.18. **Indemnity:** Amount that the Insurer must pay to the Beneficiary upon the occurrence of a covered event, limited to the value of the Insured Capital of the respective contracted coverage.
- 3.19. **Suitcase:** Accessory used to transport clothes and other objects during the travel period.
- 3.20. **Family member:** are considered family members: father, mother, siblings, spouse, children, father(s)-in-law, mother-in-law and stepchildren of the insured.
- 3.21. **Grace period:** period, counted from the effective date of the insurance or the increase of the insured capital or of the renewal, in the case of suspension, during which, in the event of the accident, the insured or the beneficiaries will not be entitled to the perception of the insured capital hired.
- 3.22. **Premium:** amount corresponding to each of the payments for insurance costs;
- 3.23. **Excluded risks:** are those risks, provided for in the general and/or special conditions that will not be covered by the plan.
- 3.24. **Insured:** individual who contracts insurance.
- 3.25. **Claim:** the occurrence of the hedged risk, during the term of the insurance plan.
- 3.26. **Insurer:** It is the insurance company, duly constituted and legally authorized to operate in the country, which assumes the risks inherent to the contracted guarantees, which under the terms of these General Conditions is CHUBB Brasil Seguros S.A.
- 3.27. **SUSEP:** Superintendence of Private Insurance, an autarchy linked to the Ministry of Finance, which is responsible for the inspection, and regulation of private insurance.
- 3.28. **Repatriation of remains:** it consists of transporting the insured person's body from the place of the covered event to the home or burial site.

- 3.29. **Medical transportation:** expenses with the removal or transfer of the Insured to the nearest clinic or hospital in conditions to assist him, due to covered personal accident or illness.
- 3.30. **Urgency:** situation where the insured needs assistance, not characterized as an emergency, and can wait for emergency cases.
- 3.31. **Term:** period of time during which the Insurance covers the Insured's risks, under the terms of the Contract Conditions.

4. COVERED RISKS

- 4.1. The guarantees of this Insurance are divided into basic coverage and additional coverage. It is mandatory to hire at least basic coverage.
 - 4.1.1. The contracting of basic coverage for Medical, hospital and/or dental expenses when traveling abroad (MHE when traveling abroad), Repatriation of remains, Health return and Medical transportation is mandatory for insurance plans that cover trips abroad.
 - 4.1.2. Hiring basic coverage of Medical and hospital expenses when traveling abroad (MHE when traveling abroad), Dental expenses when traveling abroad (DE when traveling abroad), Repatriation of remains, Health return and Medical transportation is mandatory for plans insurance to cover travel abroad.
 - 4.1.3. The coverage of Medical and hospital expenses on national travel (MHE on national travel) and Dental expenses on national travel (DE on national travel) must be contracted together, mandatorily.
 - 4.1.4. The Body Transfer coverage cannot be contracted separately.
 - 4.1.5. When contracting basic coverage for Medical, hospital and/or dental expenses on a national trip (MHE on a national trip) and Medical, hospital and/or dental expenses on a trip abroad (MHE on a trip abroad), Medical Transfer coverage must be contracted.
 - 4.1.6. When contracting basic coverage for Medical, hospital and/or dental expenses on national travel (MHE on national travel), Medical and hospital expenses on national travel (MHE on national travel), Dental expenses on national travel (DE on national travel), Medical, hospital and/or dental expenses on a trip abroad (MHE on a trip abroad), Medical and hospital expenses on a trip abroad (MHE on a trip abroad), Dental expenses on a trip abroad (DE on a trip abroad), Medical Transfer coverage must be contracted.
- 4.2. The insured or, when applicable, his beneficiary may choose service providers of his choice, provided they are legally qualified, being reimbursed for expenses incurred up to the maximum limit of the insured capital contracted.

- 4.3. This travel insurance plan may provide for coverage of events that occurred on one or more trips during the insurance term, under the terms established in the Contractual Conditions. In this case, the coverage of one or more trips will be shown in the insurance ticket.

5. RISKS EXCLUDED

5.1. General Exclusions:

This insurance will not indemnify in any of its guarantees the events below and their consequences:

- 5.1.1. **The premeditated suicide or not and its attempt, if it occurs in the first two years of the initial validity of the insurance, or of its renewal after being suspended;**
- 5.1.2. **Use of nuclear material, including nuclear explosion caused or not, as well as radioactive contamination or exposure to nuclear or ionizing radiation;**
- 5.1.3. **War acts or operation, declared or not, chemical or bacteriological war, civil war, guerrilla war, revolution, agitation, riot, revolt, sedition, uprising or other disturbances of public order and resulting from them, unless the insured person is demonstrably providing service military or if their acts are justified by gestures of humanity in aid of third parties;**
- 5.1.4. **Terrorist act, the insurer being responsible for proving it with suitable documentation, accompanied by a detailed report that characterizes the nature of the attack, regardless of its purpose, and provided that it has been duly recognized as an attack on public order by the competent authority;**
- 5.1.5. **Hurricanes, cyclones, earthquakes, tidal waves, volcanic eruptions and other nature convulsions;**
- 5.1.6. **The resulting injuries, dependent, predisposed or facilitated by repetitive efforts or cumulative micro trauma, or which have a cause and effect relationship with them, as well as injuries classified as: repetitive strain injuries - RSI, work-related musculoskeletal diseases - WMSDs, injury from continuous or continuous trauma - ICT or similar, which may be accepted by the medical-scientific class;**
- 5.1.7. **Situations recognized or equated, by official social security institutions or similar entities, to “accidental disability”, in which the event causing the injury does not fully fit the characterization of disability due to personal accident;**
- 5.1.8. **Willful unlawful acts by the insured, the beneficiary or the legal representative, of one or the other;**

- 5.1.9. **Damages caused by unlawful acts committed by its controlling partners, directors and administrators, by beneficiaries, and by their respective representatives, in the case of insurance contracted by legal entities;**
- 5.1.10. **Epidemics and pandemics declared by the competent agency;**
- 5.1.11. **Acknowledged dangerous act that is not motivated by justified need;**
- 5.1.12. **Flight on aircraft, except when you are a passenger paying for a fixed-wing aircraft that is owned and operated by an airline or aircraft freight company duly authorized to provide scheduled air transportation for passengers;**
- 5.1.13. **Accidents that occurred before the term of this insurance, as well as its consequences;**
- 5.1.14. **Annoyances or diseases resulting from chronic exposure to gases and vapors; and**
- 5.1.15. **Chronic diseases or illnesses resulting from insect bites.**
- 5.1.16. **Any and all types of elective and/or routine treatment;**
- 5.1.17. **The continuity of medical care for symptoms / events prior to the beginning of the insurance term, the control of treatments prior to the insured trip, and the extension of prescriptions;**
- 5.1.18. **Travel for the purpose of carrying out any type of medical examination or treatment;**
- 5.1.19. **Voluntary rejuvenating or aesthetic treatments, and check-ups, when not authorized by the Insurer, except when resulting from accidents covered by this Insurance;**
- 5.1.20. **Voluntary treatments for sterilization, fertilization and sex change;**
- 5.1.21. **Voluntary treatments for obesity in its various modalities;**
- 5.1.22. **Procedures not provided for in the Brazilian or International Code of Medical Ethics and not recognized by the National Service for the Inspection of Medicine and Pharmacy;**
- 5.1.23. **In guarantees with coverage for events resulting exclusively from personal accidents, disturbances, as well as intoxications resulting from the action of chemicals or medications, except when prescribed by a doctor, as a result of a covered accident;**
- 5.1.24. **Use of war instruments or firearms, or participation in disputes or duels, except the death or disability of the Insured when it comes from the use of more risky means of transport,**

the provision of military service, the practice of sport, or acts of humanity in aid of others;

- 5.1.25. Sudden and acute death or illness of a family member (parents, in-laws, siblings, spouse or children) of the Insured or a relative or friend, for whom there was already a diagnosis of terminal illness, known to the Insured, before hiring the insured safe;**
- 5.1.26. Indirect losses, that is, losses that are not included in the insurance coverage, even if they are related to the event that generates an indemnity, for example, the loss of profits, income, business or opportunities, if the Insured is unable to work after suffering a covered claim;**
- 5.1.27. Events resulting from difficulties, financial incapacity, bankruptcy or bankruptcy of a service provider, transport company or travel agency hired by the Insured for his trip;**
- 5.1.28. Accidents that occurred during the trip due to participation in acts known to be dangerous, directly or indirectly, in works, scaffolding, heights, wells, use of machines, cutting instruments, direction or handling of goods or heavy objects or dangerous, toxic, corrosive, explosive products or flammable, work in armed forces or security, agricultural activities and transporters, except death or disability resulting from the provision of military service, the practice of sport or acts of humanity in aid of others;**
- 5.1.29. Expenses that the Insured would have to bear, even without the occurrence of the covered event, for example, expenses with food when not provided for in the Special or Supplementary Conditions.**
- 5.1.30. The Insured does not get the vaccines required for his/her trip.**
- 5.1.31. The Pregnant Insured is traveling against a medical recommendation, or acting in disagreement with this recommendation.**
- 5.1.32. The Insured does not follow all guidelines or advice from the insurer, or from service providers, especially, but not limited to, the guidelines related to returning to their country of origin.**
- 5.1.33. Damage or loss due to the refusal of a visa or authorization of access by the public authority in any location.**
- 5.1.34. All professional sports or any sport in which the Insured receives or competes for a indemnity, award, donation, sponsorship or financial reward of any kind;**
- 5.1.35. Use of medicines without medical prescription;**
- 5.1.36. Expenses with postage, postage, courier and any other expenses for sending documentation to the insurer and its representatives;**

- 5.1.37. **Expenses with transportation, such as taxis and similar, or with any other means of transportation, except in cases where the coverage expressly indicates otherwise, determining the situations in which the transportation would be available or the expenses covered;**
- 5.1.38. **Non-contracted coverage.**
- 5.2. **The exclusion of death or incapacity of the insured is prohibited when it comes from the use of more risky means of transport, the provision of military service, the practice of sport, or acts of humanity in aid of others.**

6. GEOGRAPHICAL SCOPE

- 6.1. The territorial scope of coverage is the globe, observing the purpose of this Insurance.

7. CONTRACTING, AMENDMENT OF INSURANCE TICKET

- 7.1. Insurance will be contracted in the form of a ticket.
- 7.2. The contracting of insurance by means of a ticket may be made upon the verbal request of the interested party, provided that it is carried out in an unequivocal manner, the proof of which will be the responsibility of the insurer.
- 7.3. In the case of inclusion of children under 14 years of age, it is exclusively allowed to offer and contract coverage related to the reimbursement of expenses, whether as a main or dependent policyholder. The insured capital of the dependent component, when it is possible to include it in the insurance, in any guarantees, cannot be higher than that of the main component.

8. DURATION

- 8.1. The insurance ticket will contain details of the start and end dates of each contracted coverage. The coverage of this insurance will start and end at 24:00 (twenty-four) hours from the dates shown on the insurance ticket.
 - 8.1.1. The term of coverage will always start from 24 (twenty four) hours from the date of payment of the premium.
- 8.2. The coverages, whose generating event is the non-occurrence of the insured trip, will be valid starting on a date earlier than the one scheduled for the start of the trip as described in the insurance ticket.
- 8.3. If the insured person is unable to return due to a covered event, the term of the coverage will automatically extend until the insured's return to the place of residence or the beginning of the trip, respecting the limit of the insured capital contracted.
- 8.4. If the insured person returns early from the insured trip, the insurance is canceled as soon as he arrives at the place of origin of the trip or his domicile, as the case may be, covering any claims that occurred before the cancellation.

9. RENEWAL

- 9.1. This insurance will not be renewed.

10. GRACE PERIODS AND DEDUCTIBLES

- 10.1 Grace periods will not be applied to the coverage of this insurance
- 10.2. When applicable, deductibles will be described in the Special Conditions for the respective coverages.

11. PREMIUM PAYMENT

- 11.1. The premiums for this insurance will be paid in cash before the beginning of the covered trip.
- 11.2. If the deadline for the payment of the premium in cash coincides with a day on which there is no banking expedient, payment may be made on the first business day on which there is a banking expedient.
- 11.3. Failure to pay the cash premium will result in the insurance being canceled.
- 11.4. It is forbidden to cancel insurance whose premium has been paid in cash, through financing obtained from financial institutions, in cases in which the insured fails to pay the financing.

12. INSURED CAPITAL

- 12.1. For the purposes of this Insurance, Insured Capital is the maximum amount to be paid or reimbursed depending on the amount established for each coverage, in effect on the date of the Covered Event.
- 12.1.1. The date of the event, for the purpose of determining the Insured Capital, is described in the Special Conditions of each coverage.
- 12.1.2. The Insured Capitals and Premiums established for each coverage will appear on the Insurance Card.
- 12.2. The Insured Capital may be chosen by the Insured, however compatible with those practiced by the market for the provision of services at the destination of travel.
- 12.3. For domestic trips, all amounts must be expressed in national currency.
- 12.4. For international travel, the insured capital of coverages that provide for reimbursement or payment of indemnity related to expenses incurred by the insured abroad will be established in foreign currency.
- 12.5. When the insured capital is established in foreign currency:

- a) The corresponding premium will be paid in national currency, converted on the contracting date, based on the provisions of the specific rules of the National Monetary Council - CMN and the Central Bank of Brazil (BACEN), as applicable; and
 - b) The contractual insurance documents will inform the insured capital defined in foreign currency.
- 12.6. As long as requested by the insured or the beneficiary, the reimbursement or payment of indemnities related to expenses incurred abroad may be settled in foreign currency, if on the effective date of the settlement the insured or the beneficiary is still abroad.
- 12.7. For the provisions of the items above, the specific rules of the National Monetary Council - CMN and the Central Bank of Brazil (BACEN) will be observed, as appropriate.

13. DATE OF EVENT

- 13.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be determined in the Special Conditions for the respective coverages.

14. UPDATE OF VALUES

- 14.1. The insured capital and premiums will be updated annually, on the insurance anniversary date, by the variation of the Extended National Consumer Price Index - IPCA / IBGE or in the event of extinction of the agreed index, the General Consumer Price Index / Getúlio Vargas Foundation will be adopted. (IPC / FGV). The IPCA / IBGE index applied will be accumulated in the 12 (twelve) months preceding the month prior to the insurance anniversary.
- 14.2. For risk coverages paid by single or annual payment of the premium, the insured capital must be updated, based on the agreed price index, until the date of the occurrence of the generating event.
- 14.3. The update will be made based on the variation found between the last index published before the due date of the pecuniary obligation and the one published immediately before the date of its effective settlement.
- 14.4. The amounts related to pecuniary obligations will be added with default interest, when the term of their settlement exceeds the term fixed for that purpose, respecting the specific regulations, particularly with regard to the time limit for settlement and the possibility of suspending the respective count. . The default interest, counted from the first day after the end of the fixed term, will be 1% (one percent) per month.

15. LIQUIDATION OF CLAIMS

- 15.1. The maximum term for settlement of the claim is 30 (thirty) days from the delivery of all basic documents provided for in item 16. DOCUMENTS IN CASE OF CLAIM, of these General Conditions.

- 15.2. **If there is a request for new documentation, the deadline for settling claims will be suspended, thus, the counting of the term will start to run again from the business day subsequent to the day on which the requirements are fully met.**
- 15.3. The plan may only provide for the request for documents other than those contractually provided for in order to qualify for receiving the indemnity in case of justified and justified doubt.
- 15.4. The indemnity, respecting the Insured Capital in force on the date of the claim, will obey the value contained in the Insurance Ticket.
 - 15.4.1. For indemnification in foreign currency, when converting the values, the PTAX quotation on the date of the occurrence of the covered event will be used.
- 15.5. **In the event of disagreements about the cause, nature or extent of injuries, as well as the assessment of the disability related to the insured, the insurance company must propose to the insured, through written correspondence, within the period of 15 (fifteen) days, counting from the date of the defense, the establishment of a medical board. The medical board will consist of 03 (three) members, one appointed by the insurance company, another by the insured and a third, tiebreaker, chosen by the two nominees. Each party will pay the fees of the doctor it has appointed; those of the third party will be paid, in equal parts, by the insured and by the insurance company. The term for constitution of the medical board will be, at the most, 15 (fifteen) days from the date of the indication of the member appointed by the insured.**
- 15.6. **The lapse terms are those determined by law.**
- 15.7. Failure to pay the indemnity within the period established in the plan will imply the application of interest on arrears as of this date, without prejudice to its updating, under the terms of specific legislation.
- 15.8. **For international banking transactions, if the remittance of the indemnity amount is subject to fees and taxes, they will be deducted from the amount to be indemnified, we also inform that if the collection of fees and taxes is greater than or equal to the indemnity amount, the insured person will not receive the amount to which he would be entitled if a bank account in the Brazilian territory was informed that there is no collection of fees and taxes.**
- 15.9. The default interest, counted from the first day after the end of the fixed term, will be equivalent to the rate that is in force for the late payment of taxes due to the National Treasury.
- 15.10. The payment of amounts related to monetary restatement and interest on arrears will be made regardless of notification or judicial summons, all at once, together with the other insurance amounts.
- 15.11. **Permanent disability must be proven through a medical statement. Retirement due to disability granted by official social security institutions, or similar, does not in itself characterize the state of permanent disability.**
- 15.12. Any translation charges necessary to settle claims will be fully borne by the insurance company.

- 15.13. If after paying indemnity for permanent disability due to an accident, the insured person dies as a result of the same accident, the amount already paid for permanent disability must be deducted from the value of the insured capital for death, if this coverage is contracted.
- 15.14. Prior notification to the insurance company is not necessary for coverages that exclusively provide for the reimbursement of expenses caused by a covered event while traveling. However, the reimbursement of expenses is conditioned to the effective proof of the occurrence of the events covered, under the terms of the contractual conditions, which are manifestly excessive requirements, prohibited.

16. DOCUMENTS IN CASE OF CLAIM

16.1. For all Warranties

16.1.1. Basic Documents:

- a)** Insurer's original claim form;
- b)** Copies of the RG (identity card), CPF (Single Taxpayer Register) and proof of residence of the Insured;
- c)** Presentation of the purchase of the Ticket or Travel Card, which must contain the date of departure;
- d)** Copy of the Insurance Ticket.
- e)** Documents that prove the amounts paid;
- f)** Proof of the fine amounts withheld in case of cancellation;
- g)** Travel service contract for travel organizers, who must provide for fines in the event of cancellation, as required by law.
- h)** Technical Report and/or documentation proving the reason for cancellation according to the events covered.
- i)** For cancellations due to the travel companion, all documents that prove that the person was the travel companion of the insured will be required.
- j)** Declaration/Report of the attending physician, justifying the reason and confirming the insured's hospitalization on the date scheduled for the trip, signed and notarized;
- k)** Results of exams performed and declaration / Report of the attending physician, informing the injury and proof of the impossibility of mobility, signed and with a recognized signature;
- l)** Presentation of documentation proving the relationship;
- m)** Copy of Death Certificate.

- 16.2. In addition to the documents above, specific documents of the accident coverage contained in the respective Special Condition must be sent to the Insurer.**

17. REINTEGRATION

- 17.1. The Insured Capitals of each coverage contracted will not be reinstated.**
 - 17.1.1. Except in the case of partial disability, where the insured capital will be reinstated after each claim**

18. BENEFICIARIES

- 18.1. In the absence of an explicit indication of beneficiary, or if for whatever reason the one that is made does not prevail, those indicated by law will be beneficiaries.
- 18.2. In the absence of an indication of the person or beneficiary, or if for whatever reason the one made does not prevail, the insured capital will be paid in half to the spouse not legally separated, and the remainder to the insured's heirs, obeying the order of hereditary vocation.
- 18.3. In the absence of the indicated persons, beneficiaries will be those who prove that the death of the insured has deprived them of the means necessary for subsistence.
- 18.4. The family member can be instituted as a beneficiary, if at the time of the contract the insured was legally separated, or was already de facto separated.
- 18.5. A legal person can only be beneficiary of this insurance if the legitimate interest for it is shown in this condition.
- 18.6. In the event of simultaneous death (comorience) of the principal insured and the dependent insured (s), the insured capital relating to the coverage of the insured, principal and dependent (s), must be paid to the respective named beneficiaries or, in their absence, to the insured's legal heirs.

19. INSURANCE CANCELLATION

- 19.1. If the insured is in default, the insurance company may automatically cancel the insurance, and the coverage term must be adjusted according to the premium actually paid.**
- 19.2. Insurance tickets cannot be canceled during the term by the insurance company on the grounds that the nature of the risks has changed.**
- 19.3. The insurance can only be terminated by agreement between the contracting parties.**
- 19.4. In the event of total or partial insurance termination, at any time, at the initiative of any of the contracting parties and with mutual agreement, the following provisions must be observed:**
 - a) Before the start of the covered trip: The Insurer will retain, at most, the emoluments.**
 - b) After the beginning of the covered trip: The Insurer will retain the entire premium, in which case any type of return is not applicable.**

20. LOSS OF RIGHTS

- 20.1. The insured person will lose the right to indemnity if he intentionally increases the risk.**
- 20.2. The insured is obliged to report to the insurance company, as soon as he knows, any fact likely to aggravate the covered risk, under penalty of losing the right to cover, if it is proven that he was silent in bad faith.**
- 20.3. The insurance company, provided that it does so within 15 (fifteen) days after receiving the notice of risk aggravation, may inform you, in writing, of its decision to cancel the insurance or, by agreement between the parties, restrict the contracted coverage or charge the applicable premium difference.**
- 20.4. The cancellation of the insurance will only be effective 30 (thirty) days after the notification, and the difference in the premium, calculated in proportion to the current period, must be refunded.**

21. EMBARGATIONS AND ECONOMIC SANCTIONS

- 21.1. The policy coverage provided for under these General Conditions will have no effect to the extent that commercial or economic sanctions or other laws, regulations, restrictions or sanctions imposed by the Office of Foreign Assets Control of the US Treasury Department (Office of Foreign Assets Control of the US Department of the Treasury - "OFAC") and/or by the United Nations ("UN") and/or the United Kingdom and/or European Union prohibit the Insurer from granting it, including, but not limited to, the payment of indemnities.**
- 21.2. The exclusion indicated in Clause 1. above also covers the list of specially designated national citizens and persons prevented from transacting with United States of America ("USA") and its Territories, made by the Office of US Treasury Department Foreign Asset Control (Specially Designated Nationals and Blocked Persons List - "SDN").**
- 21.3. For the purposes of the exclusions described in Clauses 1. and 2. above, the sanction, regulation, law, restriction or inclusion in the SDN list, must be characterized at the time of the Claim.**
- 21.4. In the case that the Generator Fact of eventual Claim is prior to a sanction, regulation, law, inclusion in the embargo list, or restriction imposed by the US Treasury Department's Office of Foreign Assets Control (OFAC) and/or by the UN and/or the United Kingdom and/or the European Union; and that, although such Claim is covered by the Policy, but has not yet been fully settled, insurance coverage and consequently the due indemnity will be suspended, without any payments and/or reimbursement of expenses, until such sanction, regulation, law, or restriction is extinguished, or, if the Insured and/or Beneficiary is on the list of specially designated national citizens and persons prohibited from transacting with the USA (SDN list),**

European Union, until the Insured and/or Beneficiary is no longer on such list (s).

- 21.5. **The Insured may consult the OFAC embargo and sanctions list through the official website of the US Treasury Department: <https://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>. In case the Insured has any doubts or need to understand the above exclusions, the Insured may contact the Insurer's Call Center and Customer Service numbers, included in the Policy. ”**

22. FINANCIAL REGIME

- 22.1. This insurance is structured on a pay-as-you-go basis. Therefore, there is no provision for the return or redemption of premiums to the insured or to the beneficiary.

23. FREE CHOICE

- 23.1. The insured or, when applicable, his beneficiary may choose service providers of his choice, provided they are legally qualified, being reimbursed for expenses incurred up to the maximum limit of the insured capital contracted.

24. FORUM

- 24.1. Legal matters between the insured or beneficiary and the insurance company will be dealt with in the jurisdiction of the insured or beneficiary's domicile, as the case may be.

25. FINAL DISPOSITIONS

- 25.1. The insured may withdraw from the contracted insurance, provided that before the trip, within 7 (seven) consecutive days from the issuance of the ticket or the actual payment of the premium, whichever occurs last.
- 25.1.1. The insurance company shall expressly and ostensibly inform, on the ticket, the appropriate and effective means for the insured to exercise the right of repentance.
- 25.1.2. The Insured may exercise his right of repentance by the same means used for contracting, without prejudice to other means made available.
- 25.1.3. The insurance company, or its insurance representatives, and the qualified insurance broker, as the case may be, will provide the insured with immediate confirmation of receipt of the expression of regret.
- 25.1.4. If the insured exercises the right of repentance provided for, the amounts eventually paid, in any capacity, during the period referred to in item 24.1., will be returned immediately.

- 25.1.5. The return referred to in item 24.1.4. it will be carried out by the same means and form of payment of the premium, without prejudice to other means made available by the insurer and expressly accepted by the insured.
- 25.1.6 **In case of divergence in the interpretation of terms or words between languages, the printed version in Portuguese will prevail.**

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Chubb Brasil Seguros S.A. CNPJ: 03.502.099 / 0001-18

SPECIAL CONDITION OF THE BASIC COVERAGE OF MEDICAL, HOSPITAL AND / OR DENTAL EXPENSES IN DOMESTIC TRAVEL (MHDE IN DOMESTIC TRAVEL)

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, may be sold only as coverage of this one.

2. WARRANTY

- 2.1. This coverage consists of indemnity, limited to the value of the insured capital, in the form of reimbursement or provision of service(s), of **medical, hospital and/or dental expenses** incurred by the insured person for treatment under medical guidance, caused by **personal accident or sudden and acute illness** that occurred during the previously determined national travel period and once it was verified that it left your home city, under the terms established in these Special Conditions.
- 2.2. This coverage covers episodes of crisis caused by a pre-existing or chronic illness, when it generates a clinical picture of emergency or urgency, up to the limit of the insured capital contracted for the coverage, of the expenses related to the stabilization of the insured's clinical condition that allows him to continue his trip or return to your place of residence, with no coverage for the continuity and control of previous treatments, check-up and extension of prescriptions.
- 2.3. It is considered:
- a) **Emergency:** situation where the insured needs immediate assistance, as there is a risk of death;
 - b) **Urgency:** a situation where the insured needs assistance, not characterized as an emergency, and can wait for emergency cases to be attended.
- 2.4. **It is up to the insured to freely choose medical, hospital and dental service providers, as long as they are legally qualified.**

3. DEDUCTIBLE

- 3.1. This coverage is subject to the application of a deductible.
- 3.2. The amount of the deductible applicable to the insurance will expressly appear on the Insurance Ticket, and correspond to the plan chosen by the Insurance Representative from the following options:

TABLE FOR CALCULATING THE VALUE OF THE DEDUCTIBLE FOR COVERAGE MDHE ON DOMESTIC TRAVEL

Plans	Deductible as % of indemnity
A	Without Deductible
B	5%
C	10%
D	15%
E	20%
F	25%
G	30%
H	35%
I	40%

4. RISKS EXCLUDED

- 4.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, expenses arising from:**
- 4.1.1. **Plastic surgeries or aesthetic treatments, unless it has a proven purpose to restore damage caused by covered personal accident or sudden and acute illness;**
 - 4.1.2. **Convalescent states, after medical discharge and expenses of companions;**
 - 4.1.3. **Any and all types of elective and/or routine treatment;**
 - 4.1.4. **Appliances referring to orthosis of any nature and permanent prosthesis, except for prostheses for the loss of natural teeth and expenses with dental prosthesis repairs or replacements, as a result of trauma;**
 - 4.1.5. **Expenses with the continuity or control of dental treatments started before the date of the start of the trip.**

5. DATE OF THE EVENT

- 5.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of actual expenditure by the insured.

6. DOCUMENTATION IN CASE OF CLAIM

6.1. In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer in original copies or certified copies:

- a)** Police Report, if any;
- b)** Invoices and other original proof of expenses incurred by the Insured;
- c)** National Driver's License (CNH), in the event the accident involves a vehicle driven by the Insured;
- d)** Report or technical report completed by the qualified professional who provided the service, with technical specifications and diagnostics.

7. GENERAL PROVISIONS

7.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.

SPECIAL CONDITION OF THE BASIC COVERAGE OF MEDICAL, HOSPITAL AND / OR DENTAL EXPENSES ON INTERNATIONAL TRAVEL (MHE ON INTERNATIONAL TRAVEL)

1. OBJECTIVE

- 1.1. This Special Condition is part of the Single Travel Insurance Plan, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of indemnity, limited to the value of the insured capital, in the form of reimbursement or provision of service(s), of medical, hospital and/or dental expenses incurred by the insured person for treatment under medical guidance, caused by personal accident or sudden and acute illness that occurred during the period of travel abroad previously determined and once it was verified that it left the country of residence, under the terms established in these Special Conditions.
- 2.2. This coverage covers episodes of crisis caused by a pre-existing or chronic illness, when it generates a clinical picture of emergency or urgency, up to the limit of the insured capital contracted for the coverage, of the expenses related to the stabilization of the insured's clinical condition that allows him to continue his trip or return to your place of residence, with no coverage for the continuity and control of previous treatments, check-up and extension of prescriptions.
- 2.3. It is considered:
- a) Emergency: situation where the insured needs immediate assistance, as there is a risk of death;
 - b) Urgency: a situation where the insured needs assistance, not characterized as an emergency, and can wait for emergency cases to be attended.
- 2.4. **It is the insured person's free choice of medical, hospital and dental service providers, provided they are legally qualified.**

3. DEDUCTIBLE

- 3.1. This coverage is subject to the application of a deductible.
- 3.2. The amount of the deductible applicable to the insurance will expressly appear on the Insurance Ticket, and correspond to the plan chosen by the Insurance Representative from the following options:

TABLE FOR CALCULATING THE VALUE OF THE DEDUCTIBLE FOR MHE COVERAGE TRAVELING ABROAD

Plans	Deductible as % of indemnity
A	Without Deductible
B	5%
C	10%
D	15%
E	20%
F	25%
G	30%
H	35%
I	40%

4. RISKS EXCLUDED

- 4.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, expenses arising from:**
- 4.1.1. **Plastic surgeries or aesthetic treatments, unless it has a proven purpose to restore damage caused by covered personal accident or sudden and acute illness;**
 - 4.1.2. **Convalescent states, after medical discharge and expenses of companions;**
 - 4.1.3. **Any and all types of elective and/or routine treatment;**
 - 4.1.4. **Appliances referring to orthosis of any nature and permanent prosthesis, except for prostheses for the loss of natural teeth and expenses with dental prosthesis repairs or replacements, as a result of trauma;**
 - 4.1.5. **Expenses with the continuity or control of dental treatments started before the date of the start of the trip.**

5. DATE OF THE EVENT

- 5.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of actual expenditure by the insured.

6. DOCUMENTATION IN CASE OF CLAIM

6.1. In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer in original copies or certified copies:

- a)** Police Report, if any;
- b)** Invoices and other original proof of expenses incurred by the Insured;
- c)** National Driver's License (CNH), in the event the accident involves a vehicle driven by the Insured;
- d)** Report or technical report completed by the qualified professional who provided the service, with technical specifications and diagnostics.

7. GENERAL PROVISIONS

7.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.

SPECIAL CONDITION OF BASIC COVERAGE FOR MEDICAL AND/OR HOSPITAL EXPENSES ON DOMESTIC TRAVEL (MHE ON DOMESTIC TRAVEL)

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, may be sold only as coverage of this one.

2. WARRANTY

- 2.1. This coverage consists of indemnity, limited to the value of the insured capital, in the form of reimbursement or provision of service(s), of medical and/or hospital expenses incurred by the insured person for treatment under medical guidance, caused by personal accident or sudden illness and acute occurring during the national travel period, previously determined and once it has been verified that it leaves your city or country of residence, under the terms established in these Special Conditions.
- 2.2. This coverage covers episodes of crisis caused by preexisting or chronic illness, when it generates a clinical picture of emergency or urgency, up to the limit of the insured capital contracted for the coverage, of the expenses related to the stabilization of the insured's clinical condition that allows him to continue his trip or return to your place of residence, with no coverage for continuity and control of previous treatments, check-up and extension of prescriptions
- 2.3. It is considered:
- a) **Emergency:** situation where the insured needs immediate assistance, as there is a risk of death;
 - b) **Urgency:** a situation where the insured needs assistance, not characterized as an emergency, and can wait for emergency cases to be attended.
- 2.4. It is up to the insured to freely choose medical, hospital and dental service providers, as long as they are legally qualified.

3. DEDUCTIBLE

- 3.1. This coverage is subject to the application of a deductible.
- 3.2. The amount of the deductible applicable to the insurance will expressly appear on the Insurance Ticket, and correspond to the plan chosen by the Insurance Representative from the following options:

TABLE FOR CALCULATING THE VALUE OF THE DEDUCTIBLE FOR COVERAGE MHE ON DOMESTIC TRAVEL

Plans	Deductible as % of indemnity
A	Without Deductible
B	5%
C	10%
D	15%
E	20%
F	25%
G	30%
H	35%
I	40%

4. RISKS EXCLUDED

- 4.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, expenses arising from:**
- 4.1.1. **Plastic surgeries or aesthetic treatments, unless it has a proven purpose to restore damage caused by covered personal accident or sudden and acute illness;**
 - 4.1.2. **Convalescent states, after medical discharge and expenses of companions;**

5. DATE OF THE EVENT

- 5.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of actual expenditure by the insured.

6. DOCUMENTATION IN CASE OF CLAIM

- 6.1. **In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer in original copies or certified copies:**
- a) Police Report, if any;
 - b) Invoices and other original proof of expenses incurred by the Insured;

- c) National Driver's License (CNH), in the event the accident involves a vehicle driven by the Insured;
- d) Report or technical report completed by the qualified professional who provided the service, with technical specifications and diagnostics.

7. GENERAL PROVISIONS

- 7.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF THE BASIC COVERAGE OF MEDICAL AND/OR HOSPITAL EXPENSES TRAVELING INTERNATIONAL (MHE TRAVELING INTERNATIONAL)

1. OBJECTIVE

- 1.1. This Special Condition is part of the Single Travel Insurance Plan, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of indemnity, limited to the value of the insured capital, in the form of reimbursement or provision of service(s), of **medical and/or hospital expenses** incurred by the insured person for treatment under medical guidance, caused **by personal accident or sudden illness and acute** occurring during the international travel period, previously determined and once it has been verified that it leaves your city or country of residence, under the terms established in these Special Conditions.
- 2.2. This coverage covers episodes of crisis caused by a pre-existing or chronic illness, when it generates a clinical picture of emergency or urgency, up to the limit of the insured capital contracted for the coverage, of the expenses related to the stabilization of the insured's clinical condition that allows him to continue his trip or return to your place of residence, with no coverage for the continuity and control of previous treatments, check-up and extension of prescriptions.
- 2.3. It is considered:
- a) Emergency: situation where the insured needs immediate assistance, as there is a risk of death;
 - b) Urgency: a situation where the insured needs assistance, not characterized as an emergency, and can wait for emergency cases to be attended.
- 2.4. **It is the insured person's free choice of medical, hospital and dental service providers, provided they are legally qualified.**

3. DEDUCTIBLE

- 3.1. This coverage is subject to the application of a deductible.
- 3.2. The amount of the deductible applicable to the insurance will expressly appear on the Insurance Ticket, and correspond to the plan chosen by the Insurance Representative from the following options:

TABLE FOR CALCULATING THE DEDUCTIBLE VALUE FOR MHE COVERAGE IN INTERNATIONAL TRAVEL

Plans	Deductible as % of indemnity
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A	Without Deductible
B	5%
C	10%
D	15%
E	20%
F	25%
G	30%
H	35%
I	40%

4. RISKS EXCLUDED

- 4.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, expenses arising from:**
- 4.1.1. **Plastic surgeries or aesthetic treatments, unless it has a proven purpose to restore damage caused by covered personal accident or sudden and acute illness;**
 - 4.1.2. **Convalescent states, after medical discharge and expenses of companions;**

5. DATE OF THE EVENT

- 5.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of actual expenditure by the insured.

6. DOCUMENTATION IN CASE OF CLAIM

- 6.1. **In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer in original copies or certified copies:**
- a)** Police Report, if any;
 - b)** Invoices and other original proof of expenses incurred by the Insured;
 - c)** National Driver's License (CNH), in the event the accident involves a vehicle driven by the Insured;
 - d)** Report or technical report completed by the qualified professional who provided the service, with technical specifications and diagnostics.

7. GENERAL PROVISIONS

- 7.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF BASIC COVERAGE OF DENTAL EXPENSES IN DOMESTIC TRAVEL

1. OBJECTIVE

- 1.1. This Special Condition is part of the Single Travel Insurance Plan, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of indemnity, limited to the value of the insured capital, in the form of reimbursement or provision of service(s), of the dental expenses incurred by the insured that require treatment in permanent natural teeth, under the guidance of a qualified professional resulting from an accident personal or sudden and acute illness occurring exclusively during the national travel period, previously determined and once it has been verified that you leave your city or country of residence, under the terms established in these Special Conditions.
- 2.2. This coverage covers episodes of crisis caused by a pre-existing or chronic illness, when it generates a clinical picture of emergency or urgency, up to the limit of the insured capital contracted for the coverage, of the expenses related to the stabilization of the insured's clinical condition that allows him to continue his trip or return to your place of residence, with no coverage for the continuity and control of previous treatments, check-up and extension of prescriptions.
- 2.3. It is considered:
- a) Emergency: situation where the insured needs immediate assistance, as there is a risk of death;
 - b) Urgency: a situation where the insured needs assistance, not characterized as an emergency, and can wait for emergency cases to be attended.
- 2.4. **It is the insured person's free choice of medical, hospital and dental service providers, provided they are legally qualified.**

3. DEDUCTIBLE

- 3.1. This coverage is subject to the application of a deductible.
- 3.2. The amount of the deductible applicable to the insurance will expressly appear on the Insurance Ticket, and correspond to the plan chosen by the Insurance Representative from the following options:

**TABLE FOR CALCULATING THE VALUE OF THE DEDUCTIBLE FOR
DOMESTIC TRAVEL COVERAGE**

Plans	Deductible as% of indemnity
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A	Without Deductible
B	5%
C	10%
D	15%
E	20%
F	25%
G	30%
H	35%
I	40%

4. RISKS EXCLUDED

- 4.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, expenses arising from:**
- 4.1.1. **Any and all types of elective and/or routine treatment;**
 - 4.1.2. **Appliances referring to orthosis of any nature and permanent prosthesis, except for prostheses for the loss of natural teeth and expenses with repairs or replacements of dental prostheses, provided that due to trauma;**
 - 4.1.3. **Expenses with the continuity or control of dental treatments started before the date of the start of the trip.**

5. DATE OF THE EVENT

- 5.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of actual expenditure by the insured.

6. DOCUMENTATION IN CASE OF CLAIM

- 6.1. **In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer in original copies or certified copies:**
- a) Police Report, if any;
 - b) Invoices and other original proof of expenses incurred by the Insured;
 - c) National Driver's License (CNH), in the event the accident involves a vehicle driven by the Insured;

- d)** Report or technical report completed by the qualified professional who provided the service, with technical specifications and diagnostics.

7. GENERAL PROVISIONS

- 7.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF BASIC COVERAGE OF DENTAL EXPENSES ON INTERNATIONAL TRAVEL

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of indemnity, limited to the value of the insured capital, in the form of reimbursement or provision of service(s), of the dental expenses incurred by the insured that require treatment in permanent natural teeth, under the guidance and prescription of a qualified professional resulting from personal accident or sudden and acute illness that occurred exclusively during the period of international travel, previously determined and once it was verified that it left your city or country of residence, under the terms established in these Special Conditions.
- 2.2. This coverage covers episodes of crisis caused by a pre-existing or chronic illness, when it generates a clinical picture of emergency or urgency, up to the limit of the insured capital contracted for the coverage, of the expenses related to the stabilization of the insured's clinical condition that allows him to continue his trip or return to your place of residence, with no coverage for the continuity and control of previous treatments, check-up and extension of prescriptions.
- 2.3. It is considered:
- a) Emergency: situation where the insured needs immediate assistance, as there is a risk of death;
 - b) Urgency: a situation where the insured needs assistance, not characterized as an emergency, and can wait for emergency cases to be attended.
- 2.4. **It is the insured person's free choice of medical, hospital and dental service providers, provided they are legally qualified.**

3. DEDUCTIBLE

- 3.1. This coverage is subject to the application of a deductible.
- 3.2. The amount of the deductible applicable to the insurance will expressly appear on the Insurance Ticket, and correspond to the plan chosen by the Insurance Representative from the following options:

TABLE FOR CALCULATING THE VALUE OF THE DEDUCTIBLE FOR INTERNATIONAL TRAVEL COVERAGE

Plans	Deductible as% of indemnity
A	Without Deductible
B	5%
C	10%
D	15%
E	20%
F	25%
G	30%
H	35%
I	40%

4. RISKS EXCLUDED

- 4.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, expenses arising from:**
- 4.1.1. **Any and all types of elective and/or routine treatment;**
 - 4.1.2. **Appliances referring to orthosis of any nature and permanent prosthesis, except for prostheses for the loss of natural teeth and expenses with repairs or replacements of dental prostheses, provided that due to trauma;**
 - 4.1.3. **Expenses with the continuity of the control of dental treatments started before the start date of the trip.**

5. DATE OF THE EVENT

- 5.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of actual expenditure by the insured.

6. DOCUMENTATION IN CASE OF CLAIM

- 6.1. **In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer in original copies or certified copies:**

- a)** Police Report, if any;
- b)** Invoices and other original proof of expenses incurred by the Insured;
- c)** National Driver's License (CNH), in the event the accident involves a vehicle driven by the Insured;
- d)** Report or technical report completed by the qualified professional who provided the service, with technical specifications and diagnostics.

7. GENERAL PROVISIONS

- 7.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF BASIC COVERAGE BODY TRANSFER

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of indemnity, limited to the value of the insured capital, in the form of reimbursement or provision of service(s), of the expenses with the release and transportation of the insured's body from the place of the covered event to the home or place of the burial, including in these expenses all procedures and objects essential to the transfer of the body, provided that it occurred during the previously determined travel period and under the terms established in these Special Conditions.
- 2.2. **Body Transfer is understood** the transport of the insured's body from the place of the covered event to the home or burial place.

3. DATE OF THE EVENT

- 3.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of death of the insured.

4. DOCUMENTATION IN CASE OF CLAIM

- 4.1. **In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer in original copies or certified copies:**
- a) Insured's Death Certificate;
 - b) Invoice of all expenses with the transfer.

5. GENERAL PROVISIONS

- 5.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF BASIC COVERAGE MEDICAL RETURN

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of indemnity, limited to the value of the insured capital, in the form of reimbursement or provision of service(s), of **the expenses with the insured's return transfer** to the place of origin of the trip or from his home, if this is not the case. you are able to return as a regular passenger due to a covered **personal accident or illness**, which occurred during the previously determined travel period and under the terms set out in these Special Conditions.
- 2.1.1. Diseases with episodes of crisis are covered, even if they are caused by a pre-existing or chronic illness, when they generate a clinical picture of emergency or urgency and with medical indication of the need for Medical Return.

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions in clause 5 - "RISKS EXCLUDED" of General Conditions of the Single Travel Insurance Plan, are not guaranteed by this coverage:**
- 3.1.1. **Medical return not due to personal accident or illness attested by a doctor.**

4. DATE OF THE EVENT

- 4.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of the need for the return transfer attested by a qualified doctor.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. **In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer in original copies or certified copies:**
- a) Police Report, if any;
 - b) National Driver's License (CNH), in the event the accident involves a vehicle driven by the Insured;

- c) report or technical report completed by the qualified professional who provided the service, with the necessary technical specifications and diagnoses.
- d) invoices referring to expenses with return.

6. GENERAL PROVISIONS

- 6.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF BASIC COVERAGE MEDICAL TRANSFER

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of indemnity, limited to the value of the insured capital, in the form of reimbursement or provision of service(s), of the **expenses with the removal or transfer** of the insured to the nearest clinic or hospital in conditions to serve him, for reason for covered **personal accident or illness** occurring during the previously determined travel period and under the terms established in these Special Conditions.
- 2.1.1. Diseases with episodes of crisis are covered, even if they are caused by a pre-existing or chronic illness, when they generate an emergency or urgency clinical picture and with medical indication of the need for a Medical Transfer.
- 2.2. When requested by a physician or medical team responsible for care, this coverage will include more than one removal, subject to the limit of the amount of insured capital contracted.

3. DATE OF THE EVENT

- 3.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of the need for medical transfer attested by a qualified physician.

4. DOCUMENTATION IN CASE OF CLAIM

- 4.1. **In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer in original copies or certified copies:**
- a) Police Report, if any;
 - b) National Driver's License (CNH), in the event the accident involves a vehicle driven by the Insured;
 - c) report or technical report completed by the qualified professional who provided the service, with the necessary technical specifications and diagnoses.
 - d) invoices referring to expenses with return.

5. GENERAL PROVISIONS

- 5.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF BASIC COVERAGE DEATH DURING TRAVEL

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of the payment of the insured capital to the beneficiary(ies) indicated on the ticket, in a single payment, in case of death of the insured, due to natural or accidental causes, during the travel period.
- 2.1.1. **Important: In the case of an insured under the age of 14 (inclusive), the indemnity will be used exclusively for the reimbursement of funeral expenses, which must be proven by presenting original supporting notes. The indemnity will be limited to the insured capital contracted for this guarantee.**
- 2.2. The indemnities for death and Total Permanent Disability due to Accidents do not accumulate. If, after paying indemnity for Total Permanent Disability, the Insured dies as a result of the same accident, the Insurer will pay the indemnity due in the event of Death, less the amount already paid for Permanent Disability.

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, events that occur as a result of:**
- a) **Accidents suffered before the insurance was taken out, even though its consequences were manifested during its validity.**

4. DATE OF THE EVENT

- 4.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of death of the insured.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. **In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer in original copies or certified copies:**

- b) death certificate;
- c) police report issued by police authority; necroscopic report;
- d) National Driver's License (CNH), in the event the accident involves a vehicle driven by the Insured;
- e) Documentation of the Beneficiary(ies):
 - if the beneficiary is the insured's spouse: marriage certificate and identity card of the spouse.
 - if the beneficiary is a member of the insured's family: note in the Work Card or proof of dependents in the Social Security and ID card of the family member.
 - if the beneficiary is the insured's child: birth certificate.
 - if the beneficiary is not the insured's spouse, family member or child: Identity card

6. GENERAL PROVISIONS

- 6.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF BASIC ACCIDENTAL COVERAGE DEATH DURING TRAVEL

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of paying the insured capital to the beneficiary(ies) indicated on the ticket, in a single payment, in the event of the death of the insured, due to a personal accident that occurred during the travel period.
- 2.1.1. **Important: In the case of an insured under the age of 14 (inclusive), the indemnity will be used exclusively for the reimbursement of funeral expenses, which must be proven by presenting original supporting notes. The indemnity will be limited to the insured capital contracted for this guarantee.**
- 2.2. The indemnities for death and Total Permanent Disability due to Accidents do not accumulate. If, after paying indemnity for Total Permanent Disability, the Insured dies as a result of the same accident, the Insurer will pay the indemnity due in the event of Death, less the amount already paid for Permanent Disability.

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, events that occur as a result of:**
- a) **Cardiovascular accidents, stroke, aneurysm, syncope, stroke, epilepsy and medical accidents, when not due to a covered accident; and**
 - b) **Accidents suffered before the insurance was taken out, even though its consequences were manifested during its validity.**

4. DATE OF THE EVENT

- 4.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of death of the insured.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer in original copies or certified copies:

- b)** death certificate;
- c)** police report issued by police authority; necroscopic report;
- d)** National Driver's License (CNH), in the event the accident involves a vehicle driven by the Insured;
- e)** Documentation of the Beneficiary(ies):
 - if the beneficiary is the insured's spouse: marriage certificate and identity card of the spouse.
 - if the beneficiary is a member of the insured's family: note in the Work Card or proof of dependents in the Social Security and ID card of the family member.
 - if the beneficiary is the insured's child: birth certificate.
 - if the beneficiary is not the insured's spouse, family member or child: Identity card

6. GENERAL PROVISIONS

6.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.

SPECIAL CONDITION OF BASIC COVERAGE TOTAL OR PARTIAL PERMANENT DISABILITY FOR TRAVEL ACCIDENT

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of the payment of indemnity to the insured, in a single payment, limited to the value of the contracted insured capital, **in the event of loss, reduction or definitive functional impotence, total or partial**, of the members or bodies defined in the ticket, due to injury physical injury suffered by the insured, caused by **a personal accident** that occurred during the travel period.
- 2.2. After the treatment is completed, or the therapeutic resources available for recovery have been exhausted, the permanent disability is verified and evaluated when the patient is discharged, the insurance company must pay an indemnity, according to the table:

**TABLE FOR CALCULATING PERCENTAGE OF INDEMNITY IN
CASE OF PERMANENT DISABILITY BY ACCIDENT**

Permanent Disability	Discrimination	% on Capital Insured
TOTAL	Total loss of vision in both eyes	100%
	Total loss of use of both upper limbs	100%
	Total loss of use of both lower limbs	100%
	Total loss of use of both hands	100%
	Total loss of use of an upper and lower limb	100%
	Total loss of the use of one hand and one foot	100%
	Total loss of use of both feet	100%
	Total and incurable mental alienation	100%
MISCELLANEOUS PARTIAL	Bilateral nephrectomy	100%
	Total loss of vision in one eye another view	30%
	Total loss of vision in one eye, when the Insured Person no longer has the	70%

	Total incurable deafness in both ears	40%
	Total incurable deafness in one ear	20%
	Incurable muteness	50%
	Unconsolidated fracture of the lower jaw	20%
	Immobility of the cervical segment of the spine	20%
	Immobility of the thoraco-lumbo-sacral segment of the spine	25%
TOP MEMBERS	Total loss of use of one of the upper limbs	70%
	Total loss of use of one hand	60%
	Unconsolidated fracture of one humerus	50%
	Unconsolidated fracture of one of the radio-ulnar segments	30%
	Total ankylosis of one of the shoulders	25%
	Total ankylosis of one elbow	25%
	Total ankylosis of one wrist	20%
	Total loss of the use of one thumb, including the metacarpal	25%
	Total loss of the use of one thumb, excluding the metacarpal	18%
	Total loss of use of the distal thumb phalanx	9%
	Total loss of use of one of the index fingers	15%
	Total loss of use of one little finger or one finger medium	12%
	Total loss of use of one of the ring fingers	9%
	Total loss of the use of any phalanx, excluding those of the thumb: equivalent to 1/3 of the value of the respective finger	
PARTIAL LOWER MEMBERS	Total loss of use of one of the lower limbs	70%
	Total loss of use of one foot	50%
	Unconsolidated fracture of a femur	50%
	Unconsolidated fracture of one of the tibio-peroneal segments	25%
	Unconsolidated fracture of the patella	20%
	Unconsolidated fracture of a foot	20%
	Total ankylosis of one knee	20%
	Total ankylosis of one ankle	20%

	Total ankylosis of a hip	20%
	Partial loss of one foot, that is, loss of all fingers and a part of the same foot	25%
	Amputation of the 1st (first) finger	10%
	Amputation of any other finger	3%
	Total loss of the use of a phalanx of the 1st finger, equivalent 1/2, and of the other fingers, equivalent to 1/3 of the respective finger	
	Shortening of one of the lower limbs:	
	5 (five) centimeters or more	15%
	4 (four) centimeters	10%
	3 (three) centimeters	6%
	Less than 3 (three) centimeters: without indemnity	0%
JAW	Lower jaw reduced movement Minimal degree	5%
	Lower jaw movement reduction Medium	10%
	Lower jaw reduction of movements In maximum degree	20%
NOSE	Total amputation of the nose with total loss of smell	25%
	Total loss of smell	7%
	Loss of smell with taste changes	10%
VISUAL APPARATUS AND EYE ATTACHMENTS	Diplopia	15%
	Lacrimal pathway injuries - Unilateral	7%
	Lacrimal pathway injuries - Unilateral with fistulas	15%
	Lacrimal pathway injuries - Bilateral	14%
	Lacrimal pathway injuries - Bilateral with fistulas	25%
	Eyelid lesions - Unilateral ectropion	3%
	Eyelid lesions - Bilateral ectropion	6%
	Eyelid lesions - Unilateral entropion	7%
	Eyelid lesions - Bilateral entropion	14%
	Eyelid injuries - Unilateral eyelid malocclusion	3%
	Eyelid injuries - Bilateral eyelid malocclusion	6%

	Eyelid lesions - Unilateral eyelid ptosis	5%
	Eyelid lesions - Bilateral eyelid ptosis	10%
PHONATION APPARATUS	Loss of speech (incurable speechlessness)	50%
	Loss of substance (soft and hard palate)	15%
HEARING SYSTEM	Total amputation of an ear	8%
	Total amputation of both ears	
SEVERAL	Spleen loss	15%
URINARY APPARATUS	Chronic urine retention (mandatory soundings)	15%
	Cystostomy (definitive)	30%
	Permanent urinary incontinence	30%
	Loss of a kidney, with kidney with preserved kidney function	30%
	Kidney loss, with kidney with reduced kidney function (not dialytic)	50%
	Loss of a kidney, with kidney with reduced kidney function (dialysis)	75%
	Single kidney loss	75%
GENITAL AND REPRODUCTIVE SYSTEM	Loss of a testicle	5%
	Loss of two testicles	15%
	Traumatic amputation of the penis	40%
	Loss of an ovary	5%
	Loss of two ovaries	15%
	Loss of the uterus before menopause	30%
	Loss of the uterus after menopause	10%
NECK	Pharyngeal stenosis with swallowing obstacle	15%
	Esophageal injury with motor function disorders	15%
	Definitive tracheostomy	40%

RESPIRATORY SYSTEM	Post-traumatic pleural sequelae	10%
	Total or partial resection of a lung (pneumectomy - partial or total) with preserved respiratory function	15%
	Total or partial resection of a lung (pneumectomy - partial or total) with a reduction in the minimum degree of function	25%
	Total or partial resection of a lung (pneumectomy - partial or total) with a reduction in the average degree of function	50%
	Total or partial resection of a lung (pneumectomy - partial or total) with respiratory failure	75%
BREASTS (WOMEN)	Unilateral mastectomy	10%
	Bilateral mastectomy	20%
ABDOMEN (ORGAN AND BOWLS)	Subtotal gastrectomy	20%
	Total gastrectomy	40%
SMALL INTESTINE	Partial resection	20%
	Partial resection with disabsortive syndrome or definitive ileostomy	40%
LARGE INTESTINE	Partial colectomy	20%
	Total colectomy	40%
	Definitive colostomy	40%
RECTUM AND ANUS	Fecal incontinence without prolapse	30%
	Fecal incontinence with prolapse	50%
	Anal retention	10%
LIVER	Liver lobectomy without functional change	10%
	Lobectomy with liver failure	50%
NEUROLOGICAL SYNDROMES	Post-traumatic epilepsy	20%
	Ventricular-peritoneal shunt (hydrocephalus)	20%
	Post-concussion syndrome	5%

The loss or reduction in strength or functional capacity considered is that which does not result from joint injuries or amputated segments, as shown in the tables in the table

- 2.3. If the functions of the injured member or organ are not completely abolished, the indemnity for partial loss is calculated by applying, to the percentage provided for in the plan for its total loss, the degree of functional reduction presented. In the absence of an exact indication of the degree of functional reduction presented, and with that degree classified only as maximum, medium or minimum, the indemnity will be calculated, based on the percentages of 75%, 50% and 25%, respectively. In cases not specified in the plan, the indemnity is established based on the permanent decrease in the insured person's physical capacity, regardless of his profession.
- 2.4. The insured will have the insurance canceled after the payment of indemnity referring to the total disability coverage, with the consequent return of amounts eventually paid after this date, duly updated under the terms of the specific regulation.
- 2.5. If after paying indemnity for permanent disability due to an accident, the insured person dies as a result of the same accident, the amount already paid for permanent disability must be deducted from the value of the insured capital for death, if this coverage is contracted.

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, events that occur as a result of:**
 - a) **Cardiovascular accidents, stroke, aneurysm, syncope, stroke, epilepsy and medical accidents, when not due to a covered accident; and**
 - b) **Accidents suffered before the insurance was taken out, even though its consequences were manifested during its validity.**
 - c) **Plastic surgeries or aesthetic treatments, unless it has a proven purpose to restore damage caused by a covered personal accident.**

4. DATE OF THE EVENT

- 4.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of death of the insured.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. **In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer in original copies or certified copies:**
 - a) police report issued by police authority;

- b)** National Driver's License (CNH), in the event the accident involves a vehicle driven by the Insured;
- c)** report or technical report completed by the qualified professional who provided the service, with the technical specifications, necessary diagnoses, degree and date of disability.

6. GENERAL PROVISIONS

- 6.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE ACCIDENTAL DEATH IN TRANSPORT

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of the payment of the insured capital to the beneficiary(ies) indicated on the ticket, in a single payment, in case the insured person dies as a result of a covered **Personal Accident** that occurred while the insured travels as a passenger in the middle of commercial ground, maritime or air transport, or while traveling by taxi, **as long as the Insured is not a member of the crew, pilot or conductor of the transport.**
- 2.2. The indemnities for death and Total Permanent Disability due to Accidents do not accumulate. If, after paying a Total Permanent Disability indemnity, the Insured dies as a result of the same accident, the Insurer will pay the indemnity due in the case of Death, less the amount already paid for Permanent Disability

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, events that occur as a result of:**
- a) **Cardiovascular accidents, stroke, aneurysm, syncope, stroke, epilepsy and medical accidents, when not due to a covered accident; and**
 - b) **Accidents suffered before the insurance was taken out, even though its consequences were manifested during its validity.**

4. DATE OF THE EVENT

- 4.1. The date of the event is considered, for the purpose of determining the Insured Capital, the date of the accident.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. **In addition to the basic documents described in item 16.1.1. of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**

- b)** death certificate;
- c)** police report issued by police authority; necroscopic report;
- d)** Ticket of the transport used;
- e)** Documentation of the Beneficiary(ies):
 - if the beneficiary is the insured's spouse: marriage certificate and identity card of the spouse.
 - if the beneficiary is a member of the insured's family: note in the Work Card or proof of dependents in the Social Security and ID card of the family member.
 - if the beneficiary is the insured's child: birth certificate.
 - if the beneficiary is not the insured's spouse, family member or child: Identity card

6. GENERAL PROVISIONS

- 6.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE ACCIDENTAL DEATH IN AIR TRANSPORT

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of paying the insured capital to the beneficiary(ies) indicated on the ticket, in a single payment, if the insured person dies as a result of a covered **Personal Accident** that occurred while the Insured is traveling as a passenger in the middle of exclusively air commercial transport, **as long as the Insured is not a member of crew or pilot.**
- 2.2. The indemnities for death and Total Permanent Disability due to Accidents do not accumulate. If, after paying indemnity for Total Permanent Disability, the Insured dies as a result of the same accident, the Insurer will pay the indemnity due in the event of Death, less the amount already paid for Permanent Disability.

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, events that occur as a result of:**
- a) **Cardiovascular accidents, stroke, aneurysm, syncope, stroke, epilepsy and medical accidents, when not due to a covered accident; and**
 - b) **Accidents suffered before the insurance was taken out, even though its consequences were manifested during its validity.**

4. DATE OF THE EVENT

- 4.1. The date of the event is considered, for the purpose of determining the Insured Capital, the date of the accident.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. **In addition to the basic documents described in item 16.1.1 of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**
- a) death certificate;

- b)** police report issued by police authority;
- c)** necroscopic report;
- d)** Ticket of the transport used;
- e)** Documentation of the Beneficiary(ies):
 - if the beneficiary is the insured's spouse: marriage certificate and identity card of the spouse.
 - if the beneficiary is a member of the insured's family: note in the Work Card or proof of dependents in the Social Security and ID card of the family member.
 - if the beneficiary is the insured's child: birth certificate.
 - if the beneficiary is not the insured's spouse, family member or child: Identity card

6. GENERAL PROVISIONS

- 6.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE ACCIDENTAL DEATH IN SEA TRANSPORT

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of paying the insured capital to the beneficiary(ies) indicated on the ticket, in a single payment, if the insured person dies as a result of a covered **Personal Accident** that occurred while the Insured is traveling as a passenger **in the middle of commercial shipping exclusively by maritime, as long as the Insured is not a crew member, pilot or transport driver.**
- 2.2. The indemnities for death and Total Permanent Disability due to Accidents do not accumulate. If, after paying indemnity for Total Permanent Disability, the Insured dies as a result of the same accident, the Insurer will pay the indemnity due in the event of Death, less the amount already paid for Permanent Disability.

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, events that occur as a result of:**
- a) **Cardiovascular accidents, stroke, aneurysm, syncope, stroke, epilepsy and medical accidents, when not due to a covered accident; and**
 - b) **Accidents suffered before the insurance was taken out, even though its consequences were manifested during its validity.**

4. DATE OF THE EVENT

- 4.1. The date of the event is considered, for the purpose of determining the Insured Capital, the date of the accident.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. **In addition to the basic documents described in item 16.1.1 of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**
- a) death certificate;

- b) police report issued by police authority;
- c) necroscopic report;
- d) maritime crossing;
- e) Documentation of the Beneficiary(ies):
 - if the beneficiary is the insured's spouse: marriage certificate and identity card of the spouse.
 - if the beneficiary is a member of the insured's family: note in the Work Card or proof of dependents in the Social Security and ID card of the family member.
 - if the beneficiary is the insured's child: birth certificate.
 - if the beneficiary is not the insured's spouse, family member or child: Identity card

6. GENERAL PROVISIONS

- 6.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE ACCIDENTAL DEATH IN GROUND TRANSPORT

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of paying the insured capital to the beneficiary(ies) indicated on the ticket, in a single payment, if the insured person dies as a result of a covered **Personal Accident** that occurred while the Insured is traveling as a passenger in the **middle of exclusively ground commercial transport, as long as the Insured is not a member of the crew, pilot or transport driver**
- 2.2. The indemnities for death and Total Permanent Disability due to Accidents do not accumulate. If, after paying indemnity for Total Permanent Disability, the Insured dies as a result of the same accident, the Insurer will pay the indemnity due in the event of Death, less the amount already paid for Permanent Disability.

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, events that occur as a result of:**
- a) **Cardiovascular accidents, stroke, aneurysm, syncope, stroke, epilepsy and medical accidents, when not due to a covered accident; and**
 - b) **Accidents suffered before the insurance was taken out, even though its consequences were manifested during its validity.**

4. DATE OF THE EVENT

- 4.1. The date of the event is considered, for the purpose of determining the Insured Capital, the date of the accident.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. **In addition to the basic documents described in item 16.1.1 of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**
- a) death certificate;

- b) police report issued by police authority;
- c) necroscopic report;
- d) Ground transportation ticket;
- e) Documentation of the Beneficiary(ies):
 - if the beneficiary is the insured's spouse: marriage certificate and identity card of the spouse.
 - if the beneficiary is a member of the insured's family: note in the Work Card or proof of dependents in the Social Security and ID card of the family member.
 - if the beneficiary is the insured's child: birth certificate.
 - if the beneficiary is not the insured's spouse, family member or child: Identity card

6. GENERAL PROVISIONS

- 6.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE ACCIDENTAL DEATH IN TRANSPORT ON INTERNATIONAL TRAVEL (AIR / SEA / GROUND)

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of paying the insured capital to the beneficiary(ies) indicated on the ticket, in a single payment, if the insured person dies as a result of a covered **Personal Accident** that occurred while the Insured is traveling as a passenger in the middle of commercial ground, maritime or air transportation, or while the Insured is traveling by taxi, **as long as the insured is not a member of the crew, pilot or transport driver**, provided that the trip is outside the territorial limits of Brazil and as long as the insured purchased the ticket in Brazil before starting the trip and is outside the territorial limits of Brazil at the time of the event.
- 2.2. The indemnities for death and Total Permanent Disability due to Accidents do not accumulate. If, after paying indemnity for Total Permanent Disability, the Insured dies as a result of the same accident, the Insurer will pay the indemnity due in the event of Death, less the amount already paid for Permanent Disability.

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, events that occur as a result of:**
- a) **Cardiovascular accidents, stroke, aneurysm, syncope, stroke, epilepsy and medical accidents, when not due to a covered accident; and**
 - b) **Accidents suffered before the insurance was taken out, even though its consequences were manifested during its validity.**
 - c) **events occurring within the holder's country of residence, within the country where the insurance was issued.**

4. DATE OF THE EVENT

- 4.1. The date of the event is considered, for the purpose of determining the Insured Capital, the date of the accident.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to the basic documents described in item 16.1.1 of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:

- a)** death certificate;
- b)** police report issued by police authority;
- c)** necroscopic report;
- d)** Ticket of air / maritime / ground transport;
- e)** Documentation of the Beneficiary(ies):
 - if the beneficiary is the insured's spouse: marriage certificate and identity card of the spouse.
 - if the beneficiary is a member of the insured's family: note in the Work Card or proof of dependents in the Social Security and ID card of the family member.
 - if the beneficiary is the insured's child: birth certificate.
 - if the beneficiary is not the insured's spouse, family member or child: Identity card

6. GENERAL PROVISIONS

6.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
TOTAL PERMANENT DISABILITY BY ACCIDENT****1. OBJECTIVE**

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This coverage consists of reimbursement, **in case of loss, reduction or permanent functional impotence, total of the members or bodies**, defined in the ticket and limited to the value of the contracted insured capital, due to physical injury suffered by the insured, caused by a personal accident that occurred during the travel period.

- 2.1.1. **Total Permanent Disability due to Accident, as long as it is of a definitive nature, will be considered one of the following events listed below:**

- a) **total loss of vision in both eyes;**
- b) **total loss of use of both upper limbs;**
- c) **total loss of use of both lower limbs;**
- d) **total loss of use of both hands;**
- e) **total loss of use of an upper and lower limb;**
- f) **total loss of the use of one hand and one foot;**
- g) **total loss of use of both feet; and**
- h) **total and incurable mental alienation that does not allow the Insured to do any work or occupation for the rest of his life.**

- 2.1.1.1. **Total Permanent Disability due to Accident must be proven through medical declaration and complementary exams, after completion of treatment, or when the therapeutic resources available for recovery are exhausted, the insurance company must pay an indemnity equivalent to 100% of the Insured Capital for this coverage.**

- 2.1.1.2. **The indemnities for death and Total Permanent Disability for Accident does not accumulate. If, after paying indemnity for Total Permanent Disability, the Insured dies as a result of the same accident, the Insurer will pay the indemnity due in the case of Death, less the amount already paid for Permanent Disability.**

- 2.1.2. The insured will have the insurance canceled after the payment of indemnity related to the total disability coverage, with the consequent return of

amounts eventually paid after this date, duly updated in accordance with specific regulations.

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions in clause 5 - “RISKS EXCLUDED” of General Conditions of the Single Travel Insurance Plan, are not guaranteed by this coverage:**
- a) Cardiovascular accidents, stroke, aneurysm, syncope, stroke, epilepsy and medical accidents, when not due to a covered accident;**
 - b) Accidents suffered before the insurance was taken out, even though its consequences were manifested during its term;**
 - c) Plastic surgeries or aesthetic treatments, unless it has a proven purpose to restore damage caused by a covered personal accident.**

4. DATE OF THE EVENT

- 4.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of the accident.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. **In addition to the basic documents described in item 16.1.1 of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be sent to the Insurer in original copies or certified copies:**
- a) If applicable, Police Report;**
 - b) National Driver's License (CNH), in the event the accident involves a vehicle driven by the Insured;**
 - c) Report or technical report completed by the qualified professional who provided the service, with the technical specifications, necessary diagnoses, degree and date of disability.**

6. GENERAL PROVISIONS

- 6.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE TOTAL PERMANENT DISABILITY BY ACCIDENT IN AIR TRANSPORT

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This coverage consists of reimbursement, in case of loss, reduction or definitive functional impotence, total of the Insured's members or bodies, defined in the Ticket and limited to the value of the contracted capital, due to physical injury caused by **Personal Accident** covered when it occurs **exclusively in air transport, as long as the Insured is not a member of the crew, pilot or conductor of the transport.**
- 2.1.1. **Total Permanent Disability due to Accident, as long as it is of a definitive nature, will be considered one of the following events listed below:**
- a) **total loss of vision in both eyes;**
 - b) **total loss of use of both upper limbs;**
 - c) **total loss of use of both lower limbs;**
 - d) **total loss of use of both hands;**
 - e) **total loss of use of an upper and lower limb;**
 - f) **total loss of the use of one hand and one foot;**
 - g) **total loss of use of both feet; and**
 - h) **total and incurable mental alienation that does not allow the Insured to do any work or occupation for the rest of his life.**
- 2.1.1.1. **Total Permanent Disability due to Accident must be proven through medical declaration and complementary exams, after completion of treatment, or when the therapeutic resources available for recovery are exhausted, the insurance company must pay an indemnity equivalent to 100% of the Insured Capital for this coverage.**
- 2.1.1.2. **The indemnities for death and Total Permanent Disability for Accident does not accumulate. If, after paying indemnity for Total Permanent Disability, the Insured dies as a result of the same accident, the Insurer will pay the indemnity due in the case of Death, less the amount already paid for Permanent Disability.**
- 2.1.2. The insured will have the insurance canceled after the payment of indemnity related to the total disability coverage, with the consequent return of

amounts eventually paid after this date, duly updated in accordance with specific regulations.

3. RISKS EXCLUDED

- 3.1. In addition to the exclusions in clause 5 - “RISKS EXCLUDED” of General conditions of this insurance, are not guaranteed by this coverage:**
- a) Cardiovascular accidents, stroke, aneurysm, syncope, stroke, epilepsy and medical accidents, when not due to a covered accident;**
 - b) Accidents suffered before the insurance was taken out, even though its consequences were manifested during its term;**
 - c) Plastic surgeries or aesthetic treatments, unless it has a proven purpose to restore damage caused by a covered personal accident.**

4. DATE OF THE EVENT

- 4.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of the accident.**

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. In addition to the basic documents described in item 16.1.1 of the General Conditions of Travel Insurance, the following documents must be sent to the Insurer in original copies or certified copies:**
- a) If applicable, Police Report;**
 - b) National Driver's License (CNH), in the event the accident involves a vehicle driven by the Insured;**
 - c) Report or technical report completed by the qualified professional who provided the service, with the technical specifications, necessary diagnoses, degree and date of disability.**

6. GENERAL PROVISIONS

- 6.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE BAGGAGE DELAY

7. OBJECTIVE

- 7.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

8. WARRANTY

- 8.1. This coverage consists of reimbursement, in case of **baggage delay**, limited to the contracted insured capital, provided that it is under the responsibility of the airline.

The reimbursement will be due to the expenses with purchases of articles of personal use, related to the delay caused to the insured's baggage (s), provided that under the responsibility of the transporting company, duly proven through the presentation of the proof of damage report (PIR) - Property Irregularity Report). The insurer will indemnify the insured when the baggage **has not arrived within 12 (twelve) hours** after the insured's arrival time at the destination shown on his/her air ticket - as long as it is not the insured's place of residence. **The reimbursement of expenses will be carried out on the round trip segments (air travel), as long as the insured has not arrived at his final destination (place of residence).**

8.1.1. **Important:** The reimbursement is limited to the payment of expenses with the purchase of basic clothing and personal hygiene items that have not been paid by the regular airline, while the delay lasts.

8.1.2. **This coverage refers exclusively to scheduled airline flights. charter flights are not covered in this way.**

9. DATE OF THE EVENT

- 9.1. The date of the event, for the purpose of determining the Insured Capital, is the date on which there was a delay in delivering the insured's baggage, when it was under the responsibility of the airline.

10. DOCUMENTATION IN CASE OF CLAIM

- 10.1. **In addition to the basic documents described in item 16.1.1. of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**
- a) original proof of expenditure on basic items;
 - b) airline statement confirming the delay;
 - c) Proof of communication of the incident to the competent authorities;

- d) PIR - Property Irregularity Report, for occurrences with airlines, attesting the weight of the baggage;
- e) Receipt of Indemnity from the company responsible for transportation signed by the claimant.

11. GENERAL PROVISIONS

- 11.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE FLIGHT DELAY

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This coverage consists of the limited reimbursement to the Insured Capital contracted, **of the Insured's accommodation, transfer and food expenses, which have not been paid by the regular transport company, resulting from the boarding delay**, according to the period of hours informed in your insurance ticket, caused by:
- a) any weather condition that delays the scheduled arrival or departure of a flight;
 - b) any labor issue that interferes with the departure or arrival of a flight;
 - c) any sudden, unforeseen breakdown in the scheduled airline's aircraft.
- 2.1.1. **The reimbursement will be limited to the payment of food and accommodation expenses that have not been paid by the regular airline, while the delay lasts.**
- 2.1.2. This coverage refers **exclusively to scheduled airline flights**, and charter flights are therefore not covered.
- 2.1.3. **Insured's flight delay is considered to be 12 hours or more.**

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions in clause 5 - "RISKS EXCLUDED" of General Conditions of the Single Travel Insurance Plan, are not guaranteed by this coverage:**
- a) **The Insured has not checked in within the recommended period;**
 - b) **A declaration by the transport company or competent authority is not provided stating the cause and the duration of the delay of the insured trip.**
 - c) **The Insured is aware of something, prior to taking out the insurance, that may generate a delay.**
 - d) **Any loss resulting from the fact that the Insured has refused an alternative transportation offered by the service provider;**

- e) Delays caused by the transport company, including its employees.
- f) Losses resulting from mechanical problems, failures or defects in equipment of the contracted transport company.
- g) Any claim arising from a natural disaster.
- h) Any claim arising from an epidemic, pandemic, strike, civil unrest, turmoil or commotion.
- i) Transport delay, in case of previous public disclosure or known by the Insured before the departure period for your trip.
- j) Events and works on public roads, such as religious, party-political, social acts, when promoted by an entity declared to be of public benefit, according to the legislation in force, public demonstrations through marches, parades, or popular gatherings that prevent the Insured's displacement; civic manifestations of notorious social recognition.
- k) Preventing traffic on ground transport routes (vehicle traffic).
- l) Mergers, bankruptcy, airline bankruptcy and/or closure of activities, in case of ticket sales in excess of what is allowed (over booking).
- m) The Loss of Connection events.

4. DATE OF THE EVENT

- 4.1. For the purpose of determining the Insured Capital, the date on which the insured's flight was delayed is considered as the date of the event.

5. DOCUMENTS IN CASE OF CLAIM

- 5.1. **In addition to the basic documents described in item 16.1.1. of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**
 - a) original vouchers for food and lodging expenses; airline statement
 - b) confirming the delay;
 - c) receipt of indemnity from the company responsible for transportation signed by the claimant.

6. GENERAL PROVISIONS

- 6.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE TRAVEL BAGGAGE LOSS

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. COVERED RISKS

- 2.1. This coverage consists of the reimbursement of the insured capital, in a single installment, in case of loss of Baggage during its regular airline/maritime/ground transportation, when the losses resulting from the loss exceed the amount paid by the Company responsible for the transport. The effective difference between the contracted insured capital and the amount paid by the company will be compensated.
- 2.1.1. **The actual loss of baggage will only be covered if it occurs between the moment it is delivered to the authorized personnel of the Airline / Maritime / Land to be loaded and the moment it is returned to the passenger at the end of the trip.**
- 2.1.2. It is essential that the regular Airline / Maritime / Terrestrial Company has assumed its responsibility for the loss of baggage and has paid the passenger the Indemnity proposed by the Airline / Maritime / Terrestrial Company so that the effective indemnity for loss of Baggage provided for in this guarantee is paid.
- 2.1.3. **The actual loss of baggage will only be covered if it is immediately reported to the airline, before leaving the delivery area and/or the airport at which the Insured Person found the aforementioned absence, obtaining the insured person, written proof of such absence, by "PIR" form (Property Irregularity Report).**

3. DEDUCTIBLE

- 3.1. This coverage is subject to the application of a deductible.
- 3.2. The amount of the deductible applicable to the insurance will expressly appear on the Insurance Ticket, and correspond to the plan chosen by the Insurance Representative from the following options:

**TABLE FOR CALCULATING THE VALUE OF THE DEDUCTIBLE FOR COVERAGE
OF TRAVEL BAGGAGE LOSS - ADDITIONAL GUARANTEE**

Plans	Deductible as% of indemnity
A	Without Deductible
B	5%

C	10%
D	15%
E	20%
F	25%
G	30%
H	35%
I	40%

4. RISKS EXCLUDED

- 4.1. In addition to the exclusions in clause 5 - “RISKS EXCLUDED” of General Conditions of Travel Insurance, are not guaranteed by this coverage:
- a) depreciation and normal deterioration of objects;
 - b) damages resulting from confiscation, seizure or destruction at the behest of factual or legal authority;
 - c) damage to glasses, contact lenses, and any mouthpiece;
 - d) precious metals and their alloys, whether or not worked, jewelry, natural or synthetic skins, paintings and any works of art, jewelry of any nature, watches and titles;
 - e) losses incurred with an Insured Person who acts as an operator or crew member of the means of transport that originates the accident;
 - f) any types of animals;
 - g) liquids and beverages in general, alcoholic or not, as well as food of any kind, perishable or not;
 - h) objects that the Insured carries with him or in hand baggage, whose custody is under his responsibility, included, among other goods, clothes, watches, pens, key chains, personal effects, glasses, cinema, photo and optical equipment, sound and video, musical instruments and equipment;
 - i) objects that the Insured carries with him or that has been placed under the responsibility of the Transporting Company or the Hotel, and which are intended, or may be considered, to perform professional tasks, by the insured or third parties, on their own or not ;
 - j) any objects that, by their destination and/or quantity, have commercial purposes or represent negotiable values, such as cash, in currency or paper, checks, bonds, policies, stamps, collections etc;
 - k) any documents or papers that represent an obligation of any kind, as well as the estimated value of any asset forming part of the Insured's assets.

5. DATE OF THE EVENT

- 5.1. The date of the event is considered, for the purpose of determining the Insured Capital, the date shown in the written proof that the loss has been informed to the airline responsible for transportation.

6. DOCUMENTS IN CASE OF CLAIM

- 6.1. **In addition to the basic documents described in item 16.1.1. of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**
- a)** proof in writing that the company responsible for transport has been informed of the loss;
 - b)** written proof of acceptance of the responsibility of the Company responsible for transportation by submitting original components;
 - c)** receipt of indemnity from the company responsible for transportation signed by the claimant (copy and original);
 - d)** original proof of expenses incurred for the purchase of essential items in case of delay or loss of baggage;
 - e)** PIR (Property Irregularity Report) form.

7. GENERAL PROVISIONS

- 7.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE BAGGAGE DAMAGE

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. COVERED RISKS

- 2.1. This coverage consists of indemnity or repair of the Insured in the event of **baggage damage**, as long as it is delivered to the care of a regular transportation company linked to the insured's travel and duly substantiated by the presentation of the Property Irregularity Report (PIR). The insurer will indemnify the insured for the cost of replacing or repairing the damaged baggage up to the insured capital contracted for this warranty and defined in the insurance ticket for this warranty.
- 2.2. The insured will be compensated for the replacement value or repair of damaged bags. If the repair is impossible, the insured must purchase a new bag, present the invoice and then be entitled to a refund.

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions in clause 5 - "RISKS EXCLUDED" of General Conditions of Travel Insurance, are not guaranteed by this coverage:**
- a) **Baggage that has not been delivered under the responsibility of the carrier and hand baggage;**
 - b) **Pre-existing damage to the bags and the Insured's prior knowledge before delivery to the transport company;**
 - c) **Confiscation, seizure, damage or destruction of baggage by Customs or any other governmental authority;**
 - d) **Baggage of pilots, crew members, employees or persons who have interests in the transport company;**
 - e) **Baggage defects, leakage or leakage of liquids, gnawing, or any other damage, even if total, caused by moth, insect or mold, the cause of which is not demonstrably attributable to accidents or fire with the transport medium;**
 - f) **Simple theft and loss of baggage under the responsibility of the insured;**
 - g) **Any object stolen from inside the suitcase;**
 - h) **The non-removal of baggage by the Insured as soon as made available by the transport company;**
 - i) **Confiscation of baggage or seizure by Customs or other governmental authorities.**

- j) **Loss of money of any kind, checks, etc .;**
- k) **Depreciation and normal deterioration of objects.**

4. DATE OF THE EVENT

- 4.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date contained in the document that proves the actual occurrence of damage to the bags.

5. DOCUMENTS IN CASE OF CLAIM

- 5.1. **In complement to documents basic described at the item 16.1.1. of General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**
 - a) Original invoice for repairing the bag or buying another bag (if necessary);
 - b) Ticket of original baggage;
 - c) Description of the volume(s) damaged as a result of a covered claim.

6. GENERAL PROVISIONS

- 6.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE RAILWAY, ROAD, AIR AND MARITIME TICKET THEFT

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold with the additional coverage.

2. WARRANTY

- 2.1. This coverage consists of the reimbursement of the expense incurred by the insured in obtaining a new pass, **in case of theft of the rail, road, air or maritime ticket**, limited to the insured capital, for trips outside the territorial limits of Brazil and when the Insured has acquired the ticket in Brazil before starting the trip and is outside the territorial limits of Brazil at the time of the event.
- 2.1.1. The effective theft of the railway, air or maritime ticket will only be covered if it occurs only when it has been stolen violently against objects and/or people, and whenever it has been part of a larger theft, and thus, that includes at least:
- a) theft of passports or credit cards or cash or traveler's checks, etc.;**
 - b) and that the Insured is outside the territorial limits of Brazil.**
- 2.1.2. The reimbursement to be paid is subject to the deductible payment by the Insured, to be established when the insurance is taken out, and included in the Ticket.

3. DEDUCTIBLE

- 3.1. This coverage is subject to the application of a deductible.
- 3.2. The amount of the deductible applicable to the insurance will expressly appear on the Insurance Ticket, and correspond to the plan chosen by the Insurance Representative from the following options:

**TABLE FOR CALCULATING THE VALUE OF THE DEDUCTIBLE FOR COVERAGE
ON TRAVEL ABROAD**

Plans	Deductible as% of indemnity
A	Without Deductible
B	5%
C	10%

D	15%
E	20%
F	25%
G	30%
H	35%
I	40%

4. RISKS EXCLUDED

4.1. In addition to the exclusions contained in clause 5 - "RISKS EXCLUDED" of the General Conditions of Travel Insurance, the following are not guaranteed by this coverage:

- a) **theft of a railroad, road, air or maritime ticket within the country of residence of the holder, within the country of issue of the insurance and within the country in which the holder is at the time of purchasing the same;**
- b) **loss, misappropriation, theft or simple disappearance.**

5. DATE OF THE EVENT

5.1. The date of the event is considered, for the purpose of determining the Insured Capital, the date of theft.

6. DOCUMENTATION IN CASE OF CLAIM

- 6.1. In addition to the basic documents described in item 16.1.1. of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:
- a) police report issued by police authority;
 - b) copy of passport;
 - c) invoices and receipts for payments made to the travel agency where the services were contracted. These invoices and receipts must coincide with statements made by the travel agency or insurance company.

7. GENERAL PROVISIONS

7.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE CANCELLATION OF TRAVEL

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This coverage consists of reimbursement, **limited to the value of the insured capital, of non-refundable expenses with the purchase of tour packages and/or travel services, such as transportation and accommodation**, in the event of a covered event that prevents the insured from starting the trip, Includes the registration fee for the exchange course is limited to USD 50,00 (fifty), in reference to the insured's trip.

2.1.1. The reimbursement described for this coverage will be due to the necessary and/or unavoidable Cancellation, as a result solely and exclusively of:

- a) death, personal accident or serious illness of the insured person that makes it impossible to start his trip;
- b) death or hospitalization for more than 03 (three) days as a result of a personal accident or illness suddenly and acutely declared by the Insured's spouse, parents, siblings, children or father(s)-in-law that prevents the beginning of the trip contracted by insured. The enumeration is exhaustive and not enumerative;
- c) receipt of notice in non-extendable court for the Insured to appear before the Court, provided that the receipt of said notification is after the contracting of the travel and/or tourist services;
- d) declaration by a competent health authority leaving the Insured Person in quarantine, provided that the declaration is after the contracting of travel and/or tourist services.

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions in clause 5 - "RISKS EXCLUDED" of General Conditions of the Single Travel Insurance Plan, are not guaranteed by this coverage:**

- 3.1.1. **plastic surgeries and their consequences, including those resulting from congenital problems. Restorative plastic surgery resulting from a covered Personal Accident occurred during the Insurance coverage period is covered;**
- 3.1.2. **voluntary aesthetic and obesity treatment in any modalities, as well as surgeries and periods of convalescence to it**

related, when not due to complications caused by treatment;

- 3.1.3. **hospitalizations for routine physical exams or any other exam without affecting normal health;**
- 3.1.4. **hospitalizations when the patient is not under the care of legally qualified doctors.**
- 3.2. **Hospitalization in institutions of the type listed below are excluded from the coverage of this guarantee:**
 - 3.2.1. **institution for the care of the mentally disabled, that is, an institution primarily dedicated to the treatment of psychiatric illnesses, including subnormalities; or the psychiatric department of a hospital;**
 - 3.2.2. **place for the senior, rest homes, nursing homes and similar;**
 - 3.2.3. **clinics or place for recovery of alcohol and drug addicts;**
 - 3.2.4. **hydrotherapeutic health institutions or natural healing method clinic; health home for convalescents; special Hospital unit used primarily as a place for drug or alcohol addicts, or as a health institution for convalescents or for rehabilitation; slimming clinics and SPA.**

4. DATE OF THE EVENT

- 4.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date contained in the document that proves the effective reason for canceling the trip.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. **In addition to item 16.1.1 of the General Conditions of this insurance, the documents necessary for settling claims are listed below and must be sent to the Insurer in original copies or certified copies:**
 - 5.1.1. **Documentation of the Beneficiary(ies):**
 - 5.1.1.1. if the beneficiary is the insured's spouse: marriage certificate and identity card of the spouse.
 - 5.1.1.2. if the beneficiary is a member of the insured's family: note in the Work Card or proof of dependents in the Social Security and ID card of the family member.
 - 5.1.1.3. if the beneficiary is the insured's child: birth certificate.

- 5.1.2. Presentation of the purchase of the Ticket or Travel Card, which must contain the date of departure;
- 5.1.3. Copy of the Insurance Ticket.
- 5.1.4. Documents that prove the amounts paid;
- 5.1.5. Proof of the fine amounts withheld in case of cancellation;
- 5.1.6. Travel service contract for travel organizers, who must provide for fines in the event of cancellation, as required by law.
- 5.1.7. Technical Report and/or documentation proving the reason for cancellation according to the events covered.
- 5.1.8. For cancellations due to the family member, all documents that prove that the person was a member of the insured's family will be required.
- 5.1.9. Declaration/Report of the attending physician, justifying the reason and confirming the insured's hospitalization on the date scheduled for the trip, signed and notarized;
- 5.1.10. Results of exams performed and declaration/Report of the attending physician, informing the injury and proof of the impossibility of mobility, signed and with a recognized signature;
- 5.1.11. Presentation of documentation proving the relationship;
- 5.1.12. Copy of Death Certificate.
- 5.1.13. In case of diagnosis of serious illness: copy of all tests performed and medical report with the description and date of the first diagnosis of the illness affected by the Insured;
- 5.1.14. In case of hospitalization of the Insured's spouse, father(s), father(s)-in-law, brother(s) or child(ren): copy of the medical report that determined the hospitalization, copy of all tests performed, copy of the medical record and copy of documents proving the condition of the relationship;
- 5.1.15. In case of Insured's judicial summons: copy of the summons and the judicial process;
- 5.1.16. In the case of a quarantine decree imposed on the Insured: copy of the declaration of the health authority;

6. GENERAL PROVISIONS

- 6.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE TRAVEL INTERRUPTION

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This coverage consists of the reimbursement to the insured or its beneficiary, limited to the contracted Insured Capital, of non-reimbursable **expenses with the purchase of tourist packages and/or travel services, such as transportation and accommodation**, in the event of a covered event in which the insured has that interrupt the insured trip. Includes registration fee for the exchange course limited to USD 50,00 (fifty), in reference to the insured's trip.
- 2.2. The reimbursement described for this coverage will be due to the necessary and/or unavoidable interruption, as a result solely and exclusively of:
- 2.2.1. death, personal accident or serious illness of the insured person that makes it impossible to continue his trip;
 - 2.2.2. death or hospitalization for more than 03 (three) days as a result of a personal accident or illness suddenly and acutely declared by the Insured's spouse, parents, siblings, children or father(s)-in-law, which occurred after the beginning of the trip. The enumeration is exhaustive and not enumerative;
 - 2.2.3. receipt of notice in non-extendable court for the Insured to appear before the Court, provided that the receipt of said notification is after the start of the trip;
 - 2.2.4. declaration by a competent health authority leaving the Insured Person in quarantine, provided that the declaration is after the beginning of the trip.

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions in clause 5 - "RISKS EXCLUDED" of General Conditions of Travel Insurance, are not guaranteed by this coverage:**
- 3.1.1. **plastic surgeries and their consequences, including those resulting from congenital problems. Restorative plastic surgery resulting from a covered Personal Accident occurred during the Insurance coverage period is covered;**
 - 3.1.2. **voluntary aesthetic and obesity treatment in any modalities, as well as surgeries and periods of convalescence to it**

related, when not due to complications caused by treatment;

- 3.1.3. **hospitalizations for routine physical exams or any other exam without affecting normal health;**
- 3.1.4. **proof of family bond, when the event occurs due to relatives; and**
- 3.1.5. **hospitalizations when the patient is not under the care of legally qualified doctors.**
- 3.2. **Hospitalization in institutions of the type listed below are excluded from the coverage of this guarantee:**
 - 3.2.1. **institution for the care of the mentally disabled, that is, an institution primarily dedicated to the treatment of psychiatric illnesses, including subnormalities; or the psychiatric department of a hospital;**
 - 3.2.2. **place for the senior, rest homes, nursing homes and similar;**
 - 3.2.3. **clinics or place for recovery of alcohol and drug addicts;**
 - 3.2.4. **hydrotherapeutic health institutions or natural healing method clinic; health home for convalescents; special Hospital unit used primarily as a place for drug or alcohol addicts, or as a health institution for convalescents or for rehabilitation; slimming clinics and SPA.**

4. DATE OF THE EVENT

- 4.1. The date of the event is considered, for the purpose of determining the Insured Capital, the date contained in the document that proves the effective reason for the interruption of the trip.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. **In addition to the basic documents described in item 16.1.1. of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**
 - 5.1.1. Documentation of the Beneficiary(ies):
 - 5.1.1.1. if the beneficiary is the insured's spouse: marriage certificate and identity card of the spouse.
 - 5.1.1.2. the beneficiary is a member of the insured's family: note in the Work Card or proof of dependents in the Social Security and ID card of the family member.
 - 5.1.1.3. if the beneficiary is the insured's child: birth certificate.

- 5.1.2. police report issued by police authority;
- 5.1.3. duly legalized death certificate in the event of death. In the other guarantees, any other document that proves the impediment to the continuation of the trip and/or contracted tourist services, such as medical certificates;
- 5.1.4. in case of accident or illness, complete medical documentation;
- 5.1.5. declaration/report of the attending physician, justifying the reason and confirming the insured's hospitalization on the date scheduled for the trip, signed and notarized;
- 5.1.6. for interruption because of that of the family member, all documents that prove that the person was a member of the insured's family will be required;
- 5.1.7. letter from the operator/agency detailing the penalties and costs to be borne by the insured;
- 5.1.8. presentation of the purchase of the Ticket or Travel Card, which must contain the date of departure;
- 5.1.9. copy of the Insurance Ticket;
- 5.1.10. documents proving the amounts paid;
- 5.1.11. proof of the fine amounts withheld in case of travel interruption;
- 5.1.12. travel organizer service contract, which must provide for fines in case of travel interruption, as required by law;
- 5.1.13. Technical report and/or documentation that proves the reason for the interruption of the trip according to the events covered;
- 5.1.14. for interruption because of that of the family member, all documents that prove that the person was a member of the insured's family will be required.
- 5.1.15. results of examinations performed and declaration/Report of the attending physician, informing the injury occurred and proof of the impossibility of locomotion, signed and notarized;
- 5.1.16. in case of diagnosis of serious illness: copy of all tests performed and medical report with description and date of the first diagnosis of the illness affected by the Insured;
- 5.1.17. in case of hospitalization of the spouse, father(s), brother(s), father(s)-in-law or child(ren) of the Insured: copy of the medical report that determined the hospitalization, copy of all tests performed, copy of the medical record and copy of documents proving the condition of the relationship;
- 5.1.18. in case of Insured's judicial summons: copy of the summons and the judicial process;
- 5.1.19. in case of quarantine decree imposed on the Insured: copy of the declaration of the health authority.

6. GENERAL PROVISIONS

- 6.1. The General Conditions of the Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE FUNERAL

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This coverage aims to guarantee to the beneficiary(ies), an indemnity, limited to the value of the contracted insured capital, in the form of reimbursement of expenses or provision of service(s), as long as related to the Insured's funeral , **as long as the Insured's death occurs during the period of travel.**

3. COVERAGE

- 3.1. This guarantee will cover the reimbursement of the respective expenses or the provision of one or more of the following services:
- 3.1.1. Treatment of formalities for release of the body;
 - 3.1.2. Registry of death in a registry office;
 - 3.1.3. Funeral service and organization;
 - 3.1.4. Burial;
 - 3.1.5. Cremation;
 - 3.1.6. Leasing and acquisition of grave; and
 - 3.1.7. Other services that are directly related to the funeral.
- 3.2. The provision of services or reimbursement of expenses must be strictly related to the insured's funeral.
- 3.3. In cases of reimbursement, the beneficiary will be able to choose service providers of his free choice, provided that they are legally qualified, being reimbursed for expenses incurred up to the maximum limit of the contracted insured capital.
- 3.4. In the case of provision of services, the insurance company will maintain a free telephone number for contact, available 24 (twenty four) hours, which will be highlighted in the ticket.
- 3.5. In case of impossibility of contact, for any reason, and/or in the impossibility of using the authorized service network, service providers of free choice may be used, provided that they are legally qualified, with the reimbursement being made for expenses related to the funeral up to the maximum limit of the insured capital contracted.

4. BENEFICIARIES

- 4.1. The beneficiaries of the insurance will be those described in the Insurance Card that prove that they have borne the insured's funeral expenses.

5. RISKS EXCLUDED

- 5.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, events that occur as a result of:**
- 5.1.1. **Accidents suffered before the insurance was taken out, even though its consequences were manifested during its term;**
 - 5.1.2. **Insured's death occurred outside the travel period.**

6. DATE OF THE EVENT

- 6.1. In the case referred to in item 3.3., the date of payment for purposes of monetary restatement is considered to be the date of the actual payment to cover the funeral expense (s).

7. DOCUMENTATION IN CASE OF CLAIM

- 7.1. **In addition to item 16.1.1 of the General Conditions of this insurance, the documents necessary for settling claims are listed below and must be sent to the Insurer in original copies or certified copies:**
- b)** death certificate;
 - c)** police report issued by police authority; necroscopic report;
 - d)** national driver's license (CNH), in the event that the accident involves a vehicle driven by the Insured;
 - e)** original tax invoice(s), and respective payment receipt(s) corresponding to the funeral expenses, with details of the services provided.
 - f)** Documentation of the Beneficiary(ies):
 - if the beneficiary is the insured's spouse: marriage certificate and identity card of the spouse.
 - the beneficiary is a member of the insured's family: note in the Work Card or proof of dependents in the Social Security and ID card of the family member.
 - if the beneficiary is the insured's child: birth certificate.
 - if the beneficiary is not the insured's spouse, family member or child: Identity card

8. GENERAL PROVISIONS

- 8.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.

SPECIAL CONDITION OF ADDITIONAL COVERAGE INTERNATIONAL TRAVEL INTERRUPTION

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This coverage consists of reimbursing the insured or its beneficiary, limited to the contracted Insured Capital, **of non-reimbursable expenses with the purchase of tourist packages and/or travel services, such as transportation and accommodation. Includes the registration fee for the exchange course limited to USD 50,00 (fifty)**, in reference to the insured's international travel.
- 2.2. The reimbursement described for this coverage will be due to the necessary and/or unavoidable interruption, as a result solely and exclusively of:
- 2.2.1. death, personal accident or serious illness of the insured person that makes it impossible to continue his trip;
 - 2.2.2. death or hospitalization for more than 03 (three) days as a result of a personal accident or illness suddenly and acutely declared by the Insured's spouse, parents, siblings, children or father(s)-in-law, which occurred after the beginning of the trip. The enumeration is exhaustive and not enumerative;
 - 2.2.3. receipt of notice in non-extendable court for the Insured to appear before the Court, provided that the receipt of said notification is after the start of the trip;
 - 2.2.4. declaration by a competent health authority leaving the Insured Person in quarantine, provided that the declaration is after the beginning of the trip.

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions in clause 5 - "RISKS EXCLUDED" of General Conditions of Travel Insurance, are not guaranteed by this coverage:**
- 3.1.1. **plastic surgeries and their consequences, including those resulting from congenital problems. Restorative plastic surgery resulting from a covered Personal Accident occurred during the Insurance coverage period is covered;**
 - 3.1.2. **voluntary aesthetic and obesity treatment in any modalities, as well as surgeries and periods of convalescence related to it, when not resulting from complications caused by the treatment;**

- 3.1.3. **hospitalizations for routine physical exams or any other exam without affecting normal health;**
- 3.1.4. **hospitalizations when the patient is not under the care of legally qualified doctors.**
- 3.2. **Hospitalization in institutions of the type listed below are excluded from the coverage of this guarantee:**
 - 3.2.1. **institution for the care of the mentally disabled, that is, an institution primarily dedicated to the treatment of psychiatric illnesses, including subnormalities; or the psychiatric department of a hospital;**
 - 3.2.2. **place for the senior, rest homes, nursing homes and similar;**
 - 3.2.3. **clinics or place for recovery of alcohol and drug addicts;**
 - 3.2.4. **hydrotherapeutic health institutions or natural healing method clinic; health home for convalescents; special Hospital unit used primarily as a place for drug or alcohol addicts, or as a health institution for convalescents or for rehabilitation; slimming clinics and SPA.**

4. DATE OF THE EVENT

- 4.1. The date of the event is considered, for the purpose of determining the Insured Capital, the date contained in the document that proves the effective reason for the interruption of the trip.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. **In addition to the basic documents described in item 16.1.1. of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**
 - 5.1.1. Documentation of the Beneficiary(ies):
 - 5.1.1.1. if the beneficiary is the insured's spouse: marriage certificate and identity card of the spouse.
 - 5.1.1.2. the beneficiary is a member of the insured's family: note in the Work Card or proof of dependents in the Social Security and ID card of the family member.
 - 5.1.1.3. if the beneficiary is the insured's child: birth certificate.
 - 5.1.2. police report issued by police authority;
 - 5.1.3. duly legalized death certificate in the event of death. In the other guarantees, any other document that proves the impediment to the continuation of the trip and/or contracted tourist services, such as medical certificates;

5.1.4. in case of accident or illness, complete medical documentation;

- 5.1.5. declaration/report of the attending physician, justifying the reason and confirming the insured's hospitalization on the date scheduled for the trip, signed and notarized;
- 5.1.6. for interruption because of that of the family member, all documents that prove that the person was a member of the insured's family will be required;
- 5.1.7. letter from the operator/agency detailing the penalties and costs to be borne by the insured;
- 5.1.8. presentation of the purchase of the Ticket or Travel Card, which must contain the date of departure;
- 5.1.9. copy of the Insurance Ticket;
- 5.1.10. documents proving the amounts paid;
- 5.1.11. proof of the fine amounts withheld in case of travel interruption;
- 5.1.12. travel organizer service contract, which must provide for fines in case of travel interruption, as required by law;
- 5.1.13. Technical report and/or documentation that proves the reason for the interruption of the trip according to the events covered;
- 5.1.14. for interruption because of that of the family member, all documents that prove that the person was a member of the insured's family will be required;
- 5.1.15. results of examinations performed and declaration/report of the attending physician, informing the injury occurred and proof of the impossibility of locomotion, signed and notarized;
- 5.1.16. in case of diagnosis of serious illness: copy of all tests performed and medical report with description and date of the first diagnosis of the illness affected by the Insured;
- 5.1.17. in case of hospitalization of the spouse, father(s), brother(s), father(s)-in-law or child(ren) of the Insured: copy of the medical report that determined the hospitalization, copy of all tests performed, copy of the medical record and copy of documents proving the condition of the relationship;
- 5.1.18. in case of Insured's judicial summons: copy of the summons and the judicial process;
- 5.1.19. in case of quarantine decree imposed on the Insured: copy of the declaration of the health authority.

6. GENERAL PROVISIONS

6.1. **The General Conditions of the Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This coverage consists of indemnification to the insured, limited to the value of the insured capital, **of non-reimbursable expenses with the purchase of tourist packages and/or travel services, such as transportation and accommodation. It includes the registration fee of the exchange course limited to the amount of USD 50,00 (fifty)**, referring to the remaining time of the contracted trip that the insured was not entitled to remain in the destination country due to the deportation of the same.
- 2.1.1. The deportation referred to in the item above, for this coverage will be due solely and exclusively to the lack of any type of additional documentation that has not been requested by the Tourism Agency or Company responsible for the sale and scheduling of the trip. The documentation listed below will be considered:
- a) a valid travel document (passport);
 - b) two recent 3x 4 cm photographs;
 - c) two visa application forms duly completed and signed;
 - d) payment of a visa application fee in kind;
 - e) return ticket or ticket to the country of origin;
 - f) proof of hotel reservation;
 - g) in the case of a minor: document that proves authorization by the person responsible;
 - h) travel medical insurance;
 - i) voucher - proof of payment made in Brazil for reservations made for the trip.

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions in clause 5 - "RISKS EXCLUDED" of General Conditions of Travel Insurance, are not guaranteed by this coverage:**
- 3.1.1. **deportation request made by a person who has ties/bond with the Insured. It considers as ties/bond: relatives, friends or person who has economic dependence on the Insured or who resides with the Insured;**

3.1.2. **travel packages with terms less than 90 (ninety) days.**

4. DATE OF THE EVENT

- 4.1. The date of the event is considered, for the purpose of determining the Insured Capital, the date contained in the document that proves the effective reason for the interruption of the trip.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. **In addition to the basic documents described in item 16.1.1. of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**
- a) passport with stamp proving deportation proving
 - b) expenses to be reimbursed.

6. GENERAL PROVISIONS

- 6.1. **The General Conditions of the Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE PHARMACEUTICAL EXPENSES

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This coverage consists of the reimbursement, and limited to the value of the insured capital, **of the expenses with the purchase of necessary medicines** due to emergency medical or dental care and resulting from a **covered personal accident or sudden illness** occurring during the insured trip made by the insured for your treatment.

- 2.1.1. Expenses with necessary medications due to dental care that requires emergency treatment on permanent natural teeth will be covered.

3. DATE OF THE EVENT

- 3.1. The date of the event is considered, for the purpose of determining the Insured Capital, the date of the occurrence of the expenses.

4. DOCUMENTATION IN CASE OF CLAIM

- 4.1. **In addition to the basic documents described in item 16.1.1. of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**

- a) Prescription
- b) invoice of expenses with the purchase of the medicine during the insured trip
- c) Report, if any;
- d) invoices and other original proof of expenses incurred by the Insured;
- e) National Driver's License (CNH), in the event the accident involves a vehicle driven by the Insured.

5. GENERAL PROVISIONS

- 5.1. **The General Conditions of the Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE EXTENSION OF STAY

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This coverage consists of the reimbursement, and limited to the value of the insured capital, **of the hotel daily rates for the insured within a maximum period of 10 (ten) days**, in case of expenses with the extension of stay, necessary due to **covered personal accident or illness sudden** occurrences during the insured trip.
- 2.1.1. The daily expenses will be covered, if the medical team of the place where the insured is and the medical team indicated by the insurer determine the need to extend the period of stay of the insured, due to covered **personal accident or sudden illness** occurring during the Trip Insured.

3. DATE OF THE EVENT

- 3.1. The date of the event, for the purpose of determining the Insured Capital, is considered to be the date of the occurrence of daily expenses.

4. DOCUMENTATION IN CASE OF CLAIM

- 4.1. **In addition to the basic documents described in item 16.1.1. of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies.:**
- a) Hotel daily invoices;
 - b) Police Report, if any;
 - c) Invoices and other original proof of expenses incurred by the Insured;
 - d) National Driver's License (CNH), in the event the accident involves a vehicle driven by the Insured;
 - e) Report or technical report completed by the qualified professional who provided the service, with technical specifications and diagnostics.

5. GENERAL PROVISIONS

- 5.1. **The General Conditions of the Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE COMPANION IN CASE OF HOSPITALIZATION

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This coverage consists of reimbursement, limited to the value of the insured capital, **of round-trip airfare, economy class**, to a person indicated by the insured, in the event of a covered personal accident or sudden illness occurring with the insured during the insured trip.
- 2.1.1. The reimbursement will be covered by this guarantee when the insured is traveling alone and the doctors of the assistance service attest to the need for the insured's hospitalization for a period exceeding 48 (forty eight) hours.

3. DATE OF THE EVENT

- 3.1. The date of the event is considered, for the purpose of determining the Insured Capital, the date contained in the document that proves the reason for the effective need for a companion in the event of the insured's hospitalization

4. DOCUMENTATION IN CASE OF CLAIM

- 4.1. **In addition to the basic documents described in item 16.1.1. of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**
- a) Police Report, if any;
 - b) Invoices and other original proof of expenses incurred by the Insured;
 - c) National Driver's License (CNH), in the event the accident involves a vehicle driven by the Insured;
 - d) Report or technical report completed by the qualified professional who provided the service, with technical specifications and diagnostics.

5. GENERAL PROVISIONS

- 5.1. **The General Conditions of the Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE COMPANION ACCOMMODATION

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This coverage consists of the reimbursement, and limited to the value of the insured capital, **of the expenses with hotel nights, within a maximum period of 10 (ten) days**, for accommodation of a companion in case of insured's hospitalization due to covered **personal accident or illness of sudden character** during the insured trip.

3. DATE OF THE EVENT

- 3.1. The date of the event is considered, for the purpose of determining the Insured Capital, the date of the expenses

4. DOCUMENTATION IN CASE OF CLAIM

- 4.1. **In addition to the basic documents described in item 16.1.1. of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**
- a) Police Report, if any;
 - b) Invoices and other original proof of expenses incurred by the Insured;
 - c) National Driver's License (CNH), in the event the accident involves a vehicle driven by the Insured; and
 - d) Report or technical report completed by the qualified professional who provided the service, with technical specifications and diagnostics.

5. GENERAL PROVISIONS

- 5.1. **The General Conditions of the Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
INSURED'S EARLY RETURN****1. OBJECTIVE**

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This coverage consists of the reimbursement, and limited to the value of the contracted insured capital, **of the expenses with the insured's return transfer to the place of residence or origin of the trip**, in case he is prevented from completing the insured trip.
- 2.1.1. The reimbursement described for this coverage will be due to the necessary and/or inevitable return, as a result solely and exclusively of:
- a) Illness, accident or death of a family member.
 - b) Return due to problems in the insured's home due to fire, explosion, theft with damage and/or violence at home, as long as there is no other person capable of handling the situation.
- 2.2. Family member is considered father, mother, father(s)-in-law, mother-in-law, siblings, spouse, children and stepchildren of the insured.

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the Conditions General of this insurance, expenses arising from:**
- 3.1.1. **Damages not formalized with the competent authorities.**

4. DATE OF THE EVENT

- 4.1. The date of the event is considered, for the purpose of determining the Insured Capital, the date contained in the document that attests the reason for the effective return of the insured.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. **In addition to the basic documents described in item 16.1.1. of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**
- 5.1.1. Documentation of the Beneficiary(ies):

- a) if the beneficiary is the insured's spouse: marriage certificate and identity card of the spouse.
 - b) the beneficiary is a member of the insured's family: note in the Work Card or proof of dependents in the Social Security and ID card of the family member.
 - c) if the beneficiary is the insured's child: birth certificate.
- 5.1.2. invoices and receipts that prove the payments made to the travel agency and/or tour operator where the services were contracted, coinciding with the statements made by the travel agency or insurance company;
- 5.1.3. duly legalized death certificate in the event of death. In other guarantees, any other document that proves the impediment to the beginning or continuation of the trip and/or contracted tourist services, such as medical certificates;
- 5.1.4. in case of accident or illness, complete medical documentation;
- 5.1.5. letter from the operator/agency detailing the penalties and costs to be borne by the insured;
- 5.1.6. Documentation that proves the problem in the residence:
 - a) Report Letter in detail, informing the damage (The letter must contain the Insured's signature);
 - b) In case of fire or explosion:
 - Certificate of the Fire Department, in the event of their appearance;
 - Report from the Technical Police Institute (if any);
 - Property damage photos.
 - c) In case of Robbery or Qualified Theft
 - Report from the Technical Police Institute (if any);
 - Property damage photos.

6. GENERAL PROVISIONS

- 6.1. **The General Conditions of the Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE RETURN OF ACCOMPANENTS

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This coverage consists of the reimbursement, limited to the value of the insured capital, **of the purchase of airfare, economy class**, for the return of the companion(s) to the country of their local domicile, in case the insured is prevented from completing the insured trip, as a result, during the Insured Trip.
- 2.1.1. The reimbursement described for this coverage will be due to the return of the necessary and/or unavoidable companion, as a result solely and exclusively of:
- a) **Illness, accident or death of the insured himself, or a member of his family.**
- 2.1.2. The reimbursement of the air ticket is covered by this guarantee, when the insured is traveling accompanied and has to be removed back to his/her local home and it is not possible for his/her companion(s) to return by the means originally planned, due covered risks described in item 2.1.1.

3. DATE OF THE EVENT

- 3.1. The date of the event is considered, for the purpose of determining the Insured Capital, the date contained in the document that attests the reason for the effective return of the companion.

4. DOCUMENTATION IN CASE OF CLAIM

- 4.1. **In addition to the basic documents described in item 16.1.1. of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**
- 4.1.1. Documentation of the Beneficiary(ies):
- a) if the beneficiary is the insured's spouse: marriage certificate and identity card of the spouse.
- b) if the beneficiary is a member of the insured's family: note in the Work Card or proof of dependents in the Social Security and ID card of the family member.
- c) if the beneficiary is the insured's child: birth certificate.

- d)** if the beneficiary is the insured's stepson: identity cards of the stepson and the insured's spouse.
 - e)** if the beneficiary is the insured's father/mother: identity cards of the insured and insured's father/mother.
- 4.1.2. invoices and receipts that prove the payments made to the travel agency and/or tour operator where the services were contracted, coinciding with the statements made by the travel agency or insurance company;
- 4.1.3. duly legalized death certificate in the event of death. In other guarantees, any other document that proves the impediment to the beginning or continuation of the trip and/or contracted tourist services, such as medical certificates;
- 4.1.4. in case of accident or illness, complete medical documentation;
- 4.1.5. letter from the operator/agency detailing the penalties and costs to be borne by the insured;
- 4.1.6. documents proving that the person was in fact a travel companion of the insured.

5. GENERAL PROVISIONS

- 5.1. The General Conditions of the Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE RETURN OF MINORS AND/OR SENIORS

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This coverage consists of the reimbursement, or even, the provision of service(s), and limited to the value of the contracted insured capital, **the purchase of airfare, round trip, economy class**, so that a responsible person, designated by the insured's family, accompany the minor(s) and/or senior person(s) who will be left unaccompanied, to your local home, in the case of the return of the companion(s), minor(s) under the age 16 years old or senior person(s) over the age of 60, during the Insured Travel. The reimbursement described for this coverage will be due to the return of the necessary and/or unavoidable companion, as a result solely and exclusively of illness, accident or death of the insured person or a family member.
- 2.1.1. The reimbursement described for this coverage will be due to the return of the necessary and/or unavoidable companion, as a result solely and exclusively of covered Personal Accident or sudden illness of the insured.

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the Conditions General of this insurance, expenses arising from:**
- 3.1.1. **Extra expenses not related to transportation, such as: accommodation, food, entertainment, entertainment, rentals, telephone, fax, cell phone.**

4. DATE OF THE EVENT

- 4.1. The date of the event is considered, for the purpose of determining the Insured Capital, the date contained in the document that attests the reason for the child's effective return.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. **In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the insurer, in original copies or certified copies:**
- 5.1.1. documentation of the person(s) accompanied by the minor(s) and/or senior person(s):

- a) Identity card;
 - b) Proof of address;
 - c) Copy of airline tickets;
- 5.1.2. companion documentation:
 - a) Identity card;
 - b) Proof of address;
 - c) Proof of purchase of round-trip air tickets.
- 5.1.3. invoices and receipts that prove the payments made to the travel agency and/or tour operator where the services were contracted, coinciding with the statements made by the travel agency or insurance company;
- 5.1.4. duly legalized death certificate in the event of death. In other guarantees, any other document that proves the impediment to the beginning or continuation of the trip and/or contracted tourist services, such as medical certificates;
- 5.1.5. in case of accident or illness, complete medical documentation;
- 5.1.6. letter from the operator/agency detailing the penalties and costs to be borne by the insured;
- 5.1.7. documents proving that the person was in fact a travel companion of the insured.

6. GENERAL PROVISIONS

- 6.1. **The General Conditions of the Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE SENDING EXECUTIVE IN CASE OF INSURED HOSPITALIZATION

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This coverage consists of reimbursement, limited to the value of the insured capital, **of the purchase of a ticket, economy class, round trip**, to send an executive to replace the insured, in their professional commitments scheduled for the insured trip.
- 2.1.1. The reimbursement described for this coverage will be due to the sending of the executive in a necessary and/or unavoidable way, as the sole and exclusive consequence of the replacement of the insured due to **hospitalization due to covered personal accident or sudden personal emergency**.

3. DATE OF THE EVENT

- 3.1. The date of the event is considered, for the purpose of determining the Insured Capital, the date contained in the document that proves the reason for sending an executive.

4. DOCUMENTATION IN CASE OF CLAIM

- 4.1. **In addition to the basic documents described in item 16.1.1. of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**
- 4.1.1. documentation of the beneficiary(ies):
- a)** if the beneficiary is the insured's spouse: marriage certificate and identity card of the spouse.
 - b)** if the beneficiary is a member of the insured's family: note in the Work Card or proof of dependents in the Social Security and ID card of the family member.
 - c)** if the beneficiary is the insured's child: birth certificate.
- 4.1.2. invoices and receipts that prove the payments made to the travel agency and/or tour operator where the services were contracted, coinciding with the statements made by the travel agency or insurance company;
- 4.1.3. duly legalized death certificate in the event of death. In the other guarantees, any other document that proves the impediment of the beginning or the

- continuation of travel and/or contracted tourist services, such as medical certificates;
- 4.1.4. in case of accident or illness, complete medical documentation;
- 4.1.5. letter from the operator/agency detailing the penalties and costs to be borne by the insured;

5. GENERAL PROVISIONS

- 5.1. **The General Conditions of the Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE MOBILE THEFT/ROBBERY

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. Upon payment of the premium, the Insured will be guaranteed the replacement of the asset by the same or similar, in the event of theft or qualified theft of the covered cell phone, **which occurred during the Insured Trip**.
- 2.2. Theft or robbery is defined as subtraction, for oneself or for another, something that belongs to another person, by means of a serious threat, destruction/breaking of an obstacle or the use of violence against a person, or after having it, by any means, reduced to impossibility of resistance, either by physical action, or by the application of narcotics or armed robbery.

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions in clause 5 - “RISKS EXCLUDED” of General Conditions of Travel Insurance, are not guaranteed by this coverage:**
- a) **Simple theft and loss of baggage;**
 - b) **Subtraction without violence or serious threat or practiced by persons known to the insured;**
 - c) **Any willful act on the part of the Insured;**
 - d) **Acts performed by persons known to the Insured, relatives or not;**
 - e) **Simple theft, being understood as such the one committed without the use of violence and without leaving any traces;**
 - f) **Theft or theft of any accessories separately or together;**
 - g) **Theft, if the property is stolen from a car left unattended without due security measures;**
 - h) **Loss or disappearance of the asset;**
 - i) **If the cell phone is checked in baggage;**
 - j) **Damage caused as a result of improper use of the property;**
 - k) **Depreciation, wear or natural deterioration of the asset;**
 - l) **Faults or defects already existing at the beginning of the Insurance term;**
 - m) **Damage resulting from cleaning, inspection, repair, adjustment or maintenance service;**

- n) Any defect or accidental damage resulting from the installation or reinstallation of software or programming;**
- o) Any defect resulting from the use of electricity or equipment not approved by the manufacturer;**
- p) Damage caused by spilling water or any other liquid.**

4. DATE OF THE EVENT

- 4.1. The date of the event, for the purpose of determining the Insured Capital, is considered the date of the theft/robbery of the insured's cell phone.**

5. DEDUCTIBLE

- 5.1. This coverage will have a deductible of 20% per covered accident.**

6. DOCUMENTATION IN CASE OF CLAIM

- 6.1. In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the insurer, in original copies or certified copies:**
 - a) invoice for the stolen goods;**
 - b) police report.**

7. GENERAL PROVISIONS

- 7.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE LAPTOP THEFT / ROBBERY

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. Upon payment of the premium, the Insured will be guaranteed the replacement of the asset by the same or similar, in the event of theft or qualified theft of the covered laptop, **which occurred during the Insured Trip.**
- 2.2. Theft or robbery is defined as subtraction, for oneself or for another, something that belongs to another person, by means of a serious threat, destruction / breaking of an obstacle or the use of violence against a person, or after having it, by any means, reduced to impossibility of resistance, either by physical action, by the application of narcotics or armed robbery

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions in clause 5 - “RISKS EXCLUDED” of General Conditions of Travel Insurance, are not guaranteed by this coverage:**
- a) **Simple theft and loss of baggage;**
 - b) **Subtraction without violence or serious threat or practiced by persons known to the insured;**
 - c) **Any willful act on the part of the Insured;**
 - d) **Acts performed by persons known to the Insured, relatives or not;**
 - e) **Simple theft, being understood as such the one committed without the use of violence and without leaving any traces;**
 - f) **Theft or theft of any accessories separately or together;**
 - g) **Theft, if the property is stolen from a car left unattended without due security measures;**
 - h) **Loss or disappearance of the asset;**
 - i) **If the cell phone is checked in baggage;**
 - j) **Damage caused as a result of improper use of the property;**
 - k) **Depreciation, wear or natural deterioration of the asset;**
 - l) **Faults or defects already existing at the beginning of the Insurance term;**
 - m) **Damage resulting from cleaning, inspection, repair, adjustment or maintenance service;**

- n) Any defect or accidental damage resulting from the installation or reinstallation of software or programming;**
- o) Any defect resulting from the use of electricity or equipment not approved by the manufacturer;**
- p) Damage caused by spilling water or any other liquid.**

4. DATE OF THE EVENT

- 4.1. The date of the event, for the purpose of determining the Insured Capital, is the date of the theft/robbery of the insured laptop.**

5. DEDUCTIBLE

- 5.1. This coverage will have a deductible of 20% per covered accident.**

6. DOCUMENTATION IN CASE OF CLAIM

- 6.1. In addition to the basic documents described in item 16.1.1. of the General Conditions of Travel Insurance, the following documents must be sent to the Insurer, in original copies or certified copies:**
 - a) invoice for the stolen goods;**
 - b) police report.**

7. GENERAL PROVISIONS

- 7.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE LEGAL EXPENSES

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. The present Special Condition, provided that the premium is contracted and paid, aims to guarantee the insured the payment of indemnity in the form of **reimbursement**, limited to the amount of the Insured Capital, of expenses **with attorney's fees** in the event that the insured suffers any type of accident that need legal assistance during the travel period, **or the provision of the corresponding service when provided for in the contractual conditions of the plan**, except if arising from excluded risks and observing the other items of this Special Condition and the General Conditions of the Single Travel Insurance.

3. RISKS EXCLUDED

- 3.1. **The risks excluded in clause 5 - "RISKS EXCLUDED", of the General Conditions of this Insurance.**

4. DATE OF THE EVENT

- 4.1. The date of the event is considered, for the purpose of determining the Insured Capital, the date of the occurrence of the expense.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. **In addition to item 16.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are the ones listed below and must be sent to the insurer, in original copies or certified copies:**

- a) Police Report, if any;
- b) invoices and other original proof of expenses incurred by the Insured.

6. GENERAL PROVISIONS

- 7.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE BAIL AND LEGAL EXPENSES

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. The present Special Condition, provided that the premium is contracted and paid, aims to guarantee the insured the payment of indemnity in the form of **reimbursement**, limited to the value of the Insured Capital, of the **legal expenses incurred to the insured or beneficiary(s)** as well as **costs of bail**, due to the order of imprisonment or improper detention by any foreign government or power in the period of the trip, **or the provision of the corresponding service when provided for in the contractual conditions of the plan**, except if arising from excluded risks and observing the other items of this Condition Special and General Conditions of Single Travel Insurance.

3. RISKS EXCLUDED

- 3.1. **The risks excluded in clause 5 - “RISKS EXCLUDED”, of the General Conditions of this Insurance.**

4. DATE OF THE EVENT

- 4.1. The date of the event is considered, for the purpose of determining the Insured Capital, the date of the occurrence of the expense.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. **In addition to item 16.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are the ones listed below and must be sent to the insurer, in original copies or certified copies:**
- a) Police Report, if any;
 - b) invoices and other original proof of expenses incurred by the Insured.
 - c) copy of the arrest warrant or improper detention

6. GENERAL PROVISIONS

- 6.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE HOME FIRE COVERAGE DURING TRAVEL

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This Special Condition, provided that the premium is contracted and paid, aims to guarantee the insured an indemnity limited to the Insured Capital contracted for this coverage in the event of a **Fire in the Insured's residence during the travel period**, except if arising from excluded risks and observing the other items of this Special Condition and the General Conditions of the Travel Insurance Plan.
- 2.2. Also covered are:
- 2.2.1. Material damages and expenses resulting from measures taken to mitigate the consequences of the insured event, as well as to the eventual debris of the site;
 - 2.2.2. Collapse resulting from covered risk;
 - 2.2.3. Expenses necessary to recover personal documents and checkbooks destroyed by a covered claim.

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions described in clause 5 - "RISKS EXCLUDED" of General Conditions of this Insurance, are not guaranteed by this coverage:**
- 3.1.1. **Intrinsic addiction, poor quality, natural wear or tear, gradual deterioration, humidity, mold, gnawing or damage by harmful animals or pests, mechanical breakdown, fatigue, cavitation, corrosion of mechanical, thermal or chemical origin, oxidation, erosion, scale, dust and soot;**
 - 3.1.2. **Any flaws or defects that existed prior to the effective date of the contracted coverage and that were already known to the insured or his agents;**
 - 3.1.3. **Burning in rural and urban areas;**
 - 3.1.4. **Electrical Damage;**
 - 3.1.5. **Third Party Properties;**

- 3.1.6. **Uninhabited properties, under construction, under reconstruction, structural alterations or reforms (when this reform requires the temporary eviction of the property and/or that there is a compromise in the security of the property), including construction materials intended for such use;**
- 3.1.7. **any collective areas of condominiums and buildings;**
- 3.1.8. **property and its content that is not being used for exclusively residential purposes, even if the property has informal commercial activity;**
- 3.1.9. **risk location other than that specified on the insurance card;**
- 3.1.10. **vacation or weekend property, farms, farms, houses of inferior or mixed construction;**
- 3.1.11. **collective properties (republics, pensions, nursing homes and similar);**
- 3.1.12. **Damage caused during the restoration and/or repair of the objects of the insured residence;**
- 3.1.13. **fall and/or break, dent or scratch, unless resulting from an event covered by the insurance ticket, properly characterized.**
- 3.1.14. **hurricanes, cyclones, tsunamis, earthquakes, tidal waves, landslides, collapses, floods, overflows, spates, earthquakes, volcanic eruptions and other nature convulsions, unless specific coverage is contracted for one of the events mentioned here;**
- 3.1.15. **acts of public authority, except to prevent the spread of damage covered by this insurance;**
- 3.1.16. **short circuit, overload in the electrical network, including as a result of a lightning strike outside the property, which causes loss or damage to wires, lamps, keys, fuses and any electrical or electronic devices and/or components.**

4. UNCOVERED GOODS

- 4.1. **The following goods / interests are not guaranteed by this insurance:**
 - 4.1.1. **trees, gardens and any type of landscaping;**
 - 4.1.2. **plantation or vegetation;**
 - 4.1.3. **animals of any kind;**
 - 4.1.4. **airplanes, trailers, boats, scooters, motorcycles and similar, including their parts, components, accessories and objects installed, deposited or**

- 4.1.5. **properties and any facilities built in whole or in part by wood, allowing floors, floors, ceilings and coatings of wood, provided that it is for decorative purposes, laid or placed on concrete or masonry walls and slabs. It is also allowed, woodworking, provided that under material cover incombustible;**
- 4.1.6. **money of any kind, checks, bonds, paper money, coins, lottery tickets, stocks, rough stones of any kind, cut stones, stamps, minted coins and any other papers that represent value;**
- 4.1.7. **any objects of estimated value, except with respect to the intrinsic material;**
- 4.1.8. **rare carpets, tapestries, paintings, art objects, antiques, ceramics, porcelain, valuable collections, crystal objects and wines special;**
- 4.1.9. **personal effects of employees;**
- 4.1.10. **explosives and firearms of any kind;**
- 4.1.11. **drinks, cosmetics, edibles, medicines and perfumes;**
- 4.1.12. **software of any kind, as well as data stored in covered goods;**
- 4.1.13. **machines, apparatus, instruments and other utensils used with professional purpose, as well as goods intended for sale;**
- 4.1.14. **third party assets, even if held by the insured;**
- 4.1.15. **goods from illicit trade and transport and smuggling;**
- 4.1.16. **manuscripts, models, templates, accounting books, drawings (sketches) and sketches;**
- 4.1.17. **wires, windings, lamps, valves, switches, circuits, that is, any assets that have a short useful life;**
- 4.1.18. **automobiles, motorcycles and similar belonging to the Insured and / or people residing with it, including its parts, components and accessories installed therein and only for vehicles that do not have insurance in the specific branch of Auto and that are listed in the Insured(s) location(s); the parts, objects and accessories installed therein are not covered;**
- 4.1.19. **equipment and tools for farming;**
- 4.1.20. **imported goods whose origin and/or acquisition cannot be proven, or do not have the respective documentation of import;**

- 4.1.21. **discarded and/or scrap goods;**
- 4.1.22. **furs, articles of gold, silver, platinum, precious stones and precious metals;**
- 4.1.23. **portable equipment, including laptops, laptops, palmtops, cell phones, pagers, MP3 and MP4 devices and other varieties, IPOD's, IPAD's and other types of tablets, GPS receivers, portable transmitters and similar, unless stated in relation to goods on the date of contracting the insurance;**
- 4.1.24. **rural cell phone equipment, including accessories and facilities;**
- 4.1.25. **jewelry and watches;**
- 4.1.26. **insured property in places not specified on the ticket;**
- 4.1.27. **properties listed by municipal, state, federal or world heritage;**
- 4.1.28. **properties without regularization with the city hall.**

5. DATE OF THE EVENT

- 5.1. The date of the event, for the purpose of determining the Insured Capital, is considered the date of the Fire, Lightning, Explosion, Aircraft Fall or Smoke.

6. DOCUMENTATION IN CASE OF CLAIM

- 6.1. **In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are the ones listed below and must be sent to the insurer, in original copies or certified copies:**
 - a) Claim Notice Form, with bank details of the insured, duly completed and signed by the Insured;
 - b) Police Report, if any;
 - c) 3 (three) quotations to repair the damages.

7. GENERAL PROVISIONS

- 7.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE RETURN TRIP WARRANTY

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of indemnity, limited to the value of the insured capital, in the form of reimbursement, of the expenses incurred for any fare differences existing between the **already purchased airline ticket and the value of the rescheduled ticket, in economy class**, for the return from the insured person to his/her city/state/country of origin, if he/she is unable to continue the trip due to a covered event, or to provide the corresponding service, under the terms established in these Special Conditions.
- 2.2. The reimbursement described for this coverage will be due to the necessary and/or inevitable return of the insured himself, as a result solely and exclusively of **Covered Personal Accident or sudden illness of the insured**.

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, expenses arising from:**
- 3.1.1. **Insured's return for events not described in item 2.2.**

4. DATE OF THE EVENT

- 4.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of the return trip.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. **In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer in original copies or certified copies:**
- a) Proof of payment of the new ticket purchased, as well as tickets and/or proof of purchase from the internet and previous tickets;
 - b) Medical report indicative of the clinical condition presented by the insured, as well as the recommendation to return to Brazil, in the event of an accident caused by illness;

6. GENERAL PROVISIONS

- 6.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE LOSS OF SPORTS EQUIPMENT IN TRAVEL - SUPPLEMENTAL WARRANTY

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTIES

- 2.1. This coverage consists of the payment of the insured capital, in a single payment, in case of **loss of sports equipment during its transport in regular airline / maritime / ground, when the losses resulting from the loss exceed the amount paid by the Company responsible for transportation.** The amount of the indemnity will correspond to the amount of the loss that the Insured has proven to incur that exceeds the amount to which the Insured is entitled by the regular air / maritime / ground company due to the contracted transport, up to the limit of the Insured Capital.
- 2.1.1. **The actual loss of sports equipment will only be covered if it occurs between the moment the sports equipment is delivered to the authorized personnel of the air / maritime / ground company to be loaded and the moment it is returned to the Insured at the end of the trip.**
- 2.1.2. **The actual loss of sports equipment will only be covered if it is immediately informed to the air / maritime / ground company, before leaving the delivery area and/or the airport at which the Insured Person found the aforementioned absence, obtaining the insured person a written proof of the aforementioned absence, using the “PIR” form (Property Irregularity Report).**

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions in clause 5 - “RISKS EXCLUDED” of General Conditions of Travel Insurance, are not guaranteed by this coverage:**
- 3.1.1. **depreciation and normal deterioration of objects;**
- 3.1.2. **loss or damage resulting from confiscation, seizure or destruction at the behest of factual or legal authority;**
- 3.1.3. **damage to glasses, contact lenses, and any mouthpiece;**
- 3.1.4. **precious metals and their alloys, whether or not worked, jewelry, natural or synthetic skins, paintings and any works of art, jewelry of any nature, watches and titles;**

- 3.1.5. **losses incurred with an Insured Person who acts as an operator or crew member of the means of transport that originates the accident;**
- 3.1.6. **any types of animals;**
- 3.1.7. **liquids and beverages in general, alcoholic or not, as well as food of any kind, perishable or not;**
- 3.1.8. **objects that the Insured carries with him or in hand baggage, whose custody is under his responsibility, included, among other goods, clothing, watches, pens, key chains, personal effects, glasses, cinema equipment, photo and optics, apparatus sound and video, musical instruments and equipment;**
- 3.1.9. **objects that the Insured carries with him or that has been placed under the responsibility of the air / maritime / ground aviation company or Hotel, and which are intended, or may be considered, to perform professional tasks, by the insured or third parties , whether on their own or not;**
- 3.1.10. **any objects that, by their destination and/or quantity, have commercial purposes or represent negotiable values, such as cash, in currency or paper, checks, bonds, policies, stamps, collections, etc;**
- 3.1.11. **any documents or papers that represent an obligation of any kind, as well as the estimated value of any asset forming part of the Insured's assets.**
- 3.1.12. **damage to items while in use;**
- 3.1.13. **items left unaccompanied by the Insured or third parties indicated by him;**
- 3.1.14. **electrical or mechanical breakdown;**
- 3.1.15. **damage caused by wear and tear, insects or any cleaning, repair, restoration or alteration process;**
- 3.1.16. **items shipped in any form of freight;**
- 3.1.17. **items forwarded in advance of the Insured's trip and unaccompanied.**

4. DATE OF THE EVENT

- 4.1. The date of the event is considered, for the purpose of determining the Insured Capital, the date contained in the written document stating the date on which the loss has been reported to the air / maritime / ground aviation company hired by the Insured.

5. DOCUMENTS IN CASE OF CLAIM

- 5.1. **In addition to the basic documents described in item 16.1.1. of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**
- a)** proof in writing that the loss has been reported to the air / maritime / ground company;
 - b)** written proof of the Insured's hiring of the air / maritime / ground company transportation;
 - c)** receipt of payment, if any, of the damages paid by the air / maritime / ground company signed by the claimant (Copy and original);
 - d)** PIR (Property Irregularity Report) form.

6. GENERAL PROVISIONS

- 6.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE DELAY OF SPORTS EQUIPMENT IN TRAVEL

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This coverage consists of the reimbursement of expenses incurred by the Insured, in case of delay in sports equipment, limited to the contracted insured capital, provided that it is under the responsibility of the airline.
- 2.2. The reimbursement will be due to the expenses with alternative rental of sports equipment, related to the **delay caused to the Insured's sports equipment**, provided that under the responsibility of the airline, duly proven through the presentation of the proof of damage report (PIR - Property Irregularity Report) . The Insurer will indemnify the Insured when the **sports equipment has not arrived within 12 (twelve) hours** after the Insured's arrival time at the destination shown on his/her air ticket, provided that it is not the insured's place of residence. There will only be reimbursement of expenses on the outward leg (air travel).
- 2.3. This coverage refers exclusively to scheduled airline flights and charter flights are therefore not covered.

3. DATE OF THE EVENT

- 3.1. The date of the event is considered for the purpose of determining the Insured Capital, the date shown on the Insured's air ticket of arrival at the destination, in which the delay in the delivery of the Insured's sports equipment, when under the responsibility of the airline, is verified .

4. DOCUMENTATION IN CASE OF CLAIM

- 4.1. In addition to the basic documents described in item 16.1.1. of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:
- a) original proof of expenditure on sports equipment rental by the Insured;
 - b) airline statement confirming the delay;
 - c) proof of communication of the incident to the competent authorities;
 - d) PIR - Property Irregularity Report, for occurrences with airlines, attesting to the weight of sports equipment.

5. GENERAL PROVISIONS

- 5.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE OF KIDNAPPING

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. In the event that an Insured is kidnapped or forcibly retained in Authorized Public Transport, due to the kidnapping of Authorized Public Transport, by people who use violence or threat of violence, the Insurer will indemnify the Insured for each twenty-two-four (24) hours period, or part thereof, per day, in which the Insured remains kidnapped or retained, the sum insured up to the amount of the Insured Capital.

3. CONCEPT

- 3.1. In addition to the definitions mentioned in item 3 - DEFINITIONS, of the General Conditions, the following definition will be used for this coverage:
- 3.1.1. **Kidnapping:** Retaining a person illegally with the use of force or threat in a place kept secret, with the aim of obtaining ransom.

4. RISKS EXCLUDED

- 4.1. In addition to the exclusions contained in clause 5 - "RISKS EXCLUDED" of **General Conditions of this Insurance, the guarantee will not apply to:**
- 4.1.1. Ransom payment.
- 4.1.2. Costs incurred in negotiations carried out to release the Insured.
- 4.2. The coverage is only applicable to events occurring with the Insured while outside his country of residence.
- 4.3. The Insurer will not participate in negotiations to release the Insured.

5. DATE OF THE EVENT

- 5.1. As the date of the event, for the purpose of determining the Insured Capital, the date of the kidnapping or retention in Public Transport is considered.

6. DOCUMENTATION IN CASE OF CLAIM

- 6.1. **In addition to the basic documents described in item 16.1.1. of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**
- a)** Claim Notice;
 - b)** Police Report;
 - c)** Authorized Transport company document.

7. GENERAL PROVISIONS

- 7.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.

SPECIAL CONDITION OF ADDITIONAL COVERAGE LOSS, THEFT AND DAMAGE TO TRAVEL DOCUMENTS

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This coverage consists of reimbursement, in case of loss, theft or damage of travel documents abroad, limited to the contracted Insured Capital.
- 2.1.1. The reimbursement will be due to the expenses incurred by the Insured to replace lost, stolen or damaged travel documents abroad, that is, outside the Insured's country of residence.

3. CONCEPT

- 3.1. In addition to the definitions mentioned in item 3- DEFINITIONS, of the General Conditions, the following definition will be used for this coverage:
- 3.1.1. **Travel documents:** passports, tickets, visas, entry permits and other similar documents directly related to the trip covered by the Single Travel Insurance Plan hired by the Insured.

4. RISKS EXCLUDED

- 4.1. **In addition to the exclusions contained in Clause 5 - “RISKS EXCLUDED” of General Conditions of this Insurance, the guarantee will not apply to:**
- 4.1.1. **items left unaccompanied by the Insured or a third party entrusted with the items by the insured;**
- 4.1.2. **items left unattended at your accommodation and not kept in a locked safe or where a locked safe is not available, not kept out of sight;**
- 4.1.3. **damage from atmospheric or climatic conditions, wear or insects;**
- 4.1.4. **loss or damage caused by detention, confiscation or destruction by customs or other competent officials or local authorities.**
- 4.2. **The coverage is only applicable to events occurring with the Insured while outside his country of residence.**

5. DATE OF THE EVENT

- 5.1. The date of the event, for the purpose of determining the Insured Capital, is considered the date of loss, theft or proven damage of the Travel Document.

6. DOCUMENTATION IN CASE OF CLAIM

- 6.1. **In addition to the basic documents described in item 16.1.1. of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**
- a)** Claim Notice;
 - b)** Receipts or other proof of expenses incurred by the Insured in the replacement of Travel Documents;
 - c)** Police Report.

7. GENERAL PROVISIONS

- 7.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE ACCIDENTAL DEATH IN AUTHORIZED PUBLIC TRANSPORT

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, which can be sold only with its coverage.

2. WARRANTY

- 2.1. This coverage consists of the payment of the insured capital to the beneficiary(ies) indicated on the Insurance Ticket, in a single payment, in the event of the **death of the insured, due to a personal accident occurring during the travel period, provided that the accident occurs when the Insured is traveling, on board as a public transport passenger, with a paid ticket, duly licensed by a competent passenger transport authority.**

Important: When dealing with an insured under the age of 14 (inclusive), the indemnity will be used exclusively for the reimbursement of funeral expenses, which must be proven by presenting original supporting notes. The indemnity will be limited to the insured capital contracted for this guarantee.

- 2.2. The indemnities for death and Total Permanent Disability due to Accidents do not accumulate. If, after paying indemnity for Total Permanent Disability, the Insured dies as a result of the same accident, the Insurer will pay the indemnity due in the event of Death, less the amount already paid for Permanent Disability.

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, events that occur as a result of:**
- 3.1.1. **Cardiovascular accidents, stroke, aneurysm, syncope, apoplexy, epilepsy and medical accidents, when not due to a covered accident; and**
 - 3.1.2. **Accidents suffered before the insurance was taken out, even though its consequences were manifested during its term;**
 - 3.1.3. **Accidents suffered by the insured when not properly licensed public transport passenger.**

4. DATE OF THE EVENT

- 4.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of the accident.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. **In addition to item 16.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer in original copies or certified copies:**

- a)** death certificate;
- b)** police report issued by police authority;
- c)** necroscopic report;
- d)** Ticket / proof of payment of public transport;
- e)** Documentation of the Beneficiary(ies):
 - if the beneficiary is the insured's spouse: marriage certificate and identity card of the spouse.
 - if the beneficiary is a member of the insured's family: note in the Work Card or proof of dependents in the Social Security and ID card of the family member.
 - if the beneficiary is the insured's child: birth certificate.
 - if the beneficiary is not the insured's spouse, family member or child: Identity card

6. GENERAL PROVISIONS

- 6.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE TOTAL OR PARTIAL PERMANENT DISABILITY BY ACCIDENT IN AUTHORIZED PUBLIC TRANSPORT

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of the payment of indemnity to the insured, in a single payment, limited to the value of the contracted insured capital, **in the event of loss, reduction or definitive functional impotence, total or partial**, of the members or bodies defined in the policy, due to injury physical injury suffered by the insured, caused by a personal accident that occurred during the travel period, provided that the accident occurs when the **Insured is traveling, on board as a public transport passenger, with a paid ticket, duly licensed by a competent authority for the carriage of passengers.**
- 2.2. After the treatment is completed, or the therapeutic resources available for recovery have been exhausted, the permanent disability is verified and evaluated when the patient is discharged, the insurance company must pay an indemnity, according to the table:

**TABLE FOR CALCULATING PERCENTAGE OF INDEMNITY IN CASE OF PERMANENT DISABILITY
BY ACCIDENT**

Permanent Disability	Discrimination	% on Insured Capital
TOTAL	Total loss of vision in both eyes	100%
	Total loss of use of both upper limbs	100%
	Total loss of use of both lower limbs	100%
	Total loss of use of both hands	100%
	Total loss of use of an upper and lower limb	100%
	Total loss of the use of one hand and one foot	100%
	Total loss of use of both feet	100%
	Total and incurable mental alienation	100%
	Bilateral nephrectomy	100%
	Total loss of vision in one eye	30%

MISCELLANEOUS PARTIAL	Total loss of vision in one eye, when the Insured Person no longer has the another view	70%
	Total incurable deafness in both ears	40%
	Total incurable deafness in one ear	20%
	Incurable muteness	50%
	Unconsolidated fracture of the lower jaw	20%
	Immobility of the cervical segment of the spine	20%
	Immobility of the thoraco-lumbo-sacral segment of the spine	25%
TOP MEMBERS	Total loss of use of one of the upper limbs	70%
	Total loss of use of one hand	60%
	Unconsolidated fracture of one humerus	50%
	Unconsolidated fracture of one of the radio-ulnar segments	30%
	Total ankylosis of one of the shoulders	25%
	Total ankylosis of one elbow	25%
	Total ankylosis of one wrist	20%
	Total loss of the use of one thumb, including the metacarpal	25%
	Total loss of the use of one thumb, excluding the metacarpal	18%
	Total loss of use of the distal thumb phalanx	9%
	Total loss of use of one of the index fingers	15%
	Total loss of use of one little finger or one finger medium	12%
	Total loss of use of one of the ring fingers	9%
	Total loss of the use of any phalanx, excluding those of the thumb: equivalent to 1/3 of the value of the respective finger	
PARTIAL LOWER MEMBERS	Total loss of use of one of the lower limbs	70%
	Total loss of use of one foot	50%
	Unconsolidated fracture of a femur	50%
	Unconsolidated fracture of one of the tibio-peroneal segments	25%
	Unconsolidated fracture of the patella	20%
	Unconsolidated fracture of a foot	20%

PARTIAL LOWER MEMBERS	Total ankylosis of one knee	20%
	Total ankylosis of one ankle	20%
	Total ankylosis of a hip	20%
	Partial loss of one foot, that is, loss of all fingers and a part of the same foot	25%
	Amputation of the 1st (first) finger	10%
	Amputation of any other finger	3%
	Total loss of the use of a phalanx of the 1st finger, equivalent $\frac{1}{2}$, and of the other fingers, equivalent to $\frac{1}{3}$ of the respective finger	
	Shortening of one of the lower limbs: From 5 (five) centimeters or more	15%
	Shortening of one of the lower limbs: From 4 (four) centimeters	10%
	Shortening of one of the lower limbs: From 3 (three) centimeters	6%
	Shortening of one of the lower limbs: Less than 3 (three) centimeters:	0%
JAW	Lower jaw reduced movement Minimal degree	5%
	Lower jaw reduction of movements In maximum degree	10%
	Lower jaw movement reduction Medium	20%
NOSE	Total amputation of the nose with total loss of smell	25%
	Total loss of smell	7%
	Loss of smell with taste changes	10%
VISUAL SYSTEM AND EYE ATTACHMENTS	Diplopia	15%
	Lacrimal pathway injuries - Unilateral	7%
	Lacrimal pathway injuries - Unilateral with fistulas	15%
	Lacrimal pathway injuries - Bilateral	14%
	Lacrimal pathway injuries - Bilateral with fistulas	25%
	Eyelid lesions - Unilateral ectropion	3%
	Eyelid lesions - Bilateral ectropion	6%
	Eyelid lesions - Unilateral entropion	7%
	Eyelid lesions - Bilateral entropion	14%

	Eyelid injuries - Unilateral eyelid malocclusion	3%
	Eyelid injuries - Bilateral eyelid malocclusion	6%
	Eyelid lesions - Unilateral eyelid ptosis	5%
	Eyelid lesions - Bilateral eyelid ptosis	10%
PHONATION SYSTEM	Loss of speech (incurable speechlessness)	50%
	Loss of substance (soft and hard palate)	15%
HEARING SYSTEM	Total amputation of an ear	8%
	Total amputation of both ears	
SEVERAL	Spleen loss	15%
URINARY SYSTEM	Chronic urine retention (mandatory soundings)	15%
	Cystostomy (definitive)	30%
	Permanent urinary incontinence	30%
	Loss of a kidney, with kidney with preserved kidney function	30%
	Kidney loss, with kidney with reduced kidney function (not dialytic)	50%
	Loss of a kidney, with kidney with reduced kidney function (dialysis)	75%
	Single kidney loss	75%
GENITAL AND REPRODUCTIVE SYSTEM	Loss of a testicle	5%
	Loss of two testicles	15%
	Traumatic amputation of the penis	40%
	Loss of an ovary	5%
	Loss of two ovaries	15%
	Loss of the uterus before menopause	30%
	Loss of the uterus after menopause	10%
NECK	Pharyngeal stenosis with swallowing obstacle	15%

CHUBB®	Esophageal injury with motor function disorders	15%
	Definitive tracheostomy	40%
RESPIRATORY SYSTEM	Post-traumatic pleural sequelae	10%
	Total or partial resection of a lung (pneumectomy - partial or total) with preserved respiratory function	15%
	Total or partial resection of a lung (pneumectomy - partial or total) with a reduction in the minimum degree of function	25%
	Total or partial resection of a lung (pneumectomy - partial or total) with a reduction in the average degree of function	50%
	Total or partial resection of a lung (pneumectomy - partial or total) with respiratory failure	75%
BREAST (FEMALE)	Unilateral mastectomy	10%
	Bilateral mastectomy	20%
ABDOMEN (ORGAN AND BOWLS)	Subtotal gastrectomy	20%
	Total gastrectomy	40%
SMALL INTESTINE	Definitive Partial resection	20%
	Partial resection with disabsortive syndrome or definitive ileostomy	40%
LARGE INTESTINE	Partial colectomy	20%
	Total colectomy	40%
RECTUM AND ANUS	Fecal incontinence without prolapse	30%
	Fecal incontinence with prolapse	50%
	Anal retention	10%
LIVER	Liver lobectomy without functional change	10%
	Lobectomy with liver failure	50%
NEUROLOGICAL SYNDROMES CHUBB®	Post-traumatic epilepsy	20%
	Ventricular-peritoneal shunt (hydrocephalus)	20%
	Post-concussion syndrome	5%

- 2.3. If the functions of the injured member or organ are not completely abolished, the indemnity for partial loss is calculated by applying, to the percentage provided for in the plan for its total loss, the degree of functional reduction presented. In the absence of an exact indication of the degree of functional reduction presented, and with that degree classified only as maximum, medium or minimum, the indemnity will be calculated, based on the percentages of 75%, 50% and 25%,

respectively. In cases not specified in the plan, the indemnity is established based on the permanent decrease in the insured person's physical capacity, regardless of his profession. of amounts eventually paid after this date,

- 2.4. **The insured will have the insurance canceled after the payment of indemnity referring to the total disability coverage, with the consequent return of amounts eventually paid after this date, duly updated in accordance with the specific regulation.**

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this Insurance, events that occur as a result of:**
- a) Cardiovascular accidents, stroke, aneurysm, syncope, apoplexy, epilepsy and medical accidents, when not due to a covered accident; and**
 - b) Accidents suffered before the insurance was taken out, even though its consequences were manifested during its validity.**
 - c) Plastic surgeries or aesthetic treatments, unless it has a proven purpose to restore damage caused by a covered personal accident;**
 - d) Accidents suffered by the insured when not properly licensed public transport passenger.**

4. DATE OF THE EVENT

- 4.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of the accident

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer in original copies or certified copies:

- a)** police report issued by police authority;
- b)** report or technical report completed by the qualified professional who provided the service, with the technical specifications, necessary diagnoses, degree and date of disability.
- c)** Ticket / proof of payment of public transport.

6. GENERAL PROVISIONS

6.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.

SPECIAL CONDITION OF ADDITIONAL COVERAGE TRAVEL PROTECTED PURCHASE

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. DEFINITIONS

- 2.1. **Accidental Damage(s):** damage is caused by imprudence or fault of third parties, or by an involuntary act of the insured, members of his family, employees and/or agents of the same.
- 2.2. **Qualified Theft:** For the purposes of this coverage, Qualified Theft will only be considered as the hypotheses defined in item I of paragraph 4 of Article 155 of the Brazilian Penal Code: subtraction of someone else's property with destruction or rupture of an obstacle to the subtraction of insured property. It occurs when the agent disables, undoes, breaks, tears, cracks, cuts or deteriorates an obstacle, such as latches, doors, windows, locks, which aim to prevent subtraction. Therefore, for the characterization of qualified theft, it is necessary that there was the destruction or rupture of the existing obstacle to achieve the good, and not the destruction of the good itself.
- 2.3. **Simple Theft:** subtraction of movable property, the means used for which has not been through the destruction or breaking of obstacles, with abuse of trust, or through fraud, climbing or dexterity, using a false key or using roads other than the normal entrances to the place where find those goods.
- 2.4. **Total loss :** is characterized when the asset's recovery / repair value exceeds 70% (seventy percent) of the amount contained in the invoice.
- 2.5. **Theft:** subtraction of insured goods, through threat or violence, physical aggression, use of narcotics or armed robbery.

3. DEDUCTIBLE

- 3.1. This coverage is subject to the application of a deductible.
- 3.2. The amount of the deductible applicable to the insurance will expressly appear on the Insurance Ticket, and correspond to the plan chosen by the Insurance Representative from the following options:

TABLE FOR CALCULATING THE VALUE OF THE DEDUCTIBLE FOR COVERAGE ON TRAVEL ABROAD

Plans	Deductible as % of indemnity
A	Without Deductible
B	5%
C	10%
D	15%
E	20%
F	25%
G	30%
H	35%
I	40%

4. WARRANTY

- 4.1. The Insurer will guarantee indemnity to the insured for losses arising from Theft, Qualified Theft and Accidental Damage(s), of new portable electronic products, acquired through debit card, credit or prepaid travel card, during the period Insured Travel.
- 4.2. This coverage guarantees indemnity for eventual material damages caused to the goods, provided that the loss is total, exclusively during the practice or attempted theft or qualified theft, occurred during the Insured Trip.
- 4.3. The indemnity for this guarantee is limited to the value of the Insured Amount and events that occurred during the Insured Travel period included in the Insurance Ticket.

5. RISKS EXCLUDED

- 5.1. **In addition to the exclusions in clause 5 - “RISKS EXCLUDED” of General Conditions of this Insurance, are not guaranteed by this coverage:**
 - 5.1.1. **Insured's intentional act or negligence;**
 - 5.1.2. **Damage for which the manufacturer or provider of the insured goods is responsible, whether legally or contractually;**
 - 5.1.3. **Natural wear;**
 - 5.1.4. **Simple theft, loss or simple disappearance or loss of the insured property;**

- 5.1.5. **Any acts of nature;**
- 5.1.6. **When theft is concomitant with the crime of abuse of trust;**
- 5.1.7. **Losses occurring outside the Insured Travel period;**
- 5.1.8. **theft or theft of any accessories separately or together;**
- 5.1.9. **Confiscation or seizure of assets by Customs or any other governmental authority;**
- 5.1.10. **Goods that are not classified as portable electronic products.**

6. UNCOVERED GOODS:

- 6.1. **Goods purchased for resale;**
- 6.2. **Goods while under the care of third parties (carriers, post office, etc);**
- 6.3. **Goods not purchased through the card(s) described in clause 3;**
- 6.4. **Used and/or renovated goods;**
- 6.5. **Goods purchased through extortion and/or without the insured's consent;**
- 6.6. **Software of any kind, as well as any data stored in covered goods;**
- 6.7. **Goods from illicit trade and transport and smuggling;**
- 6.8. **Third-party goods, which do not belong to the insured, and persons residing with him, even if purchased with the insured card;**
- 6.9. **Equipment and materials for industrial use such as: building materials and engineering equipment.**

7. DATE OF THE EVENT

- 7.1. The date of the event, for the purpose of determining the Insured Capital, is considered the date of theft, Qualified Theft and Accidental Damage(s) of the portable electronic product.

8. DOCUMENTATION IN CASE OF CLAIM

- 8.1. **In addition to item 16.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are the ones listed below and must be sent to the insurer, in original copies or certified copies:**

- a) Claim Notice Form, with bank details of the insured, duly completed and signed by the Insured;
- b) Police Report or responsible official body;
- c) Certified copy of the insured person's identity document and proof of address;
- d) Original invoice or Coupon for the purchased items;
- e) Original statement or invoice for the purchase through the card containing the item purchased showing legibly the date of purchase and the amount;
- f) Budget detailing the damages and respective amounts for replacement or repairs in the case of Accidental Damage.

9. GENERAL PROVISIONS

- 9.1. **The General Conditions of Single Travel Insurance are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE TRAVEL PROTECTED PURCHASE PLUS

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. DEFINITIONS

- 2.1. **Accidental Damage(s):** damage caused by imprudence or fault of third parties, or by an involuntary act of the insured, members of his family, employees and/or agents of the same.
- 2.2. **Qualified Theft:** For the purposes of this coverage, Qualified Theft will only be considered as the hypotheses defined in item I of paragraph 4 of Article 155 of the Brazilian Penal Code: subtraction of someone else's property with destruction or rupture of an obstacle to the subtraction of insured property. It occurs when the agent disables, undoes, breaks, tears, cracks, cuts or deteriorates an obstacle, such as latches, doors, windows, locks, which aim to prevent subtraction. Therefore, for the characterization of qualified theft, it is necessary that there was the destruction or rupture of the existing obstacle to achieve the good, and not the destruction of the good itself.
- 2.3. **Simple Theft:** subtraction of movable property, the means used for which has not been through the destruction or breaking of obstacles, with abuse of trust, or through fraud, climbing or dexterity, using a false key or using roads other than the normal entrances to the place where find those goods.
- 2.4. **Theft:** subtraction of insured goods, through threat or violence, physical aggression, use of narcotics or armed robbery.

3. DEDUCTIBLE

- 3.1. This coverage is subject to the application of a deductible.
- 3.2. The amount of the deductible applicable to the insurance will expressly appear on the Insurance Ticket, and correspond to the plan chosen by the Insurance Representative from the following options:

TABLE FOR CALCULATING THE VALUE OF THE DEDUCTIBLE FOR COVERAGE ON TRAVEL ABROAD

Plans	Deductible as % of indemnity
A	Without Deductible
B	5%
C	10%

D	15%
E	20%
F	25%
G	30%
H	35%
I	40%

4. WARRANTY

- 4.1. The Insurer will guarantee indemnity to the insured for losses arising from Theft, Qualified Theft and Accidental Damage(s), of new portable electronic products, acquired through debit card, credit or prepaid travel card, during the period Insured Travel.
- 4.2. This coverage also guarantees indemnity for any material damage caused to the goods during the practice or attempted theft or qualified theft, **which occurred during the Trip Insured.**
- 4.3. The indemnity for this guarantee is limited to the value of the Insured Amount and events that occurred during the Insured Travel period included in the Insurance Ticket.

5. RISKS EXCLUDED

- 5.1. **In addition to the exclusions in clause 5 - “RISKS EXCLUDED” of General Conditions of this Insurance, are not guaranteed by this coverage:**
 - 5.1.1. **Insured's intentional act or negligence;**
 - 5.1.2. **Damage for which the manufacturer or provider of the insured goods is responsible, whether legally or contractually;**
 - 5.1.3. **Natural wear;**
 - 5.1.4. **Simple theft, loss or simple disappearance or loss of the insured property;**
 - 5.1.5. **Any acts of nature;**
 - 5.1.6. **When theft is concomitant with the crime of abuse of trust;**
 - 5.1.7. **Losses occurring outside the Insured Travel period;**
 - 5.1.8. **Theft or theft of any accessories separately or together;**

- 5.1.9. **Confiscation or seizure of assets by Customs or any other governmental authority;**
- 5.1.10. **Goods that are not classified as portable electronic products.**

6. UNCOVERED GOODS:

- 6.1. **Goods purchased for resale;**
- 6.2. **Goods while under the care of third parties (carriers, post office, etc.);**
- 6.3. **Goods not purchased through the card (s) described in clause 3;**
- 6.4. **Used and/or renovated goods;**
- 6.5. **Goods purchased through extortion and/or without the insured's consent;**
- 6.6. **Software of any kind, as well as any data stored in covered goods;**
- 6.7. **Goods from illicit trade and transport and smuggling;**
- 6.8. **Third-party goods, which do not belong to the insured, and persons residing with him, even if purchased with the insured card;**
- 6.9. **Equipment and materials for industrial use such as: building materials and engineering equipment.**

7. DATE OF THE EVENT

- 7.1. The date of the event, for the purpose of determining the Insured Capital, is considered the date of theft, Qualified Theft and Accidental Damage(s) of the portable electronic product.

8. DOCUMENTATION IN CASE OF CLAIM

- 8.1. **In addition to item 16.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are the ones listed below and must be sent to the insurer, in original copies or certified copies:**
 - a) Claim Notice Form, with bank details of the insured, duly completed and signed by the Insured;
 - b) Police Report or responsible official body;
 - c) Certified copy of the insured person's identity document and proof of address;
 - d) Original Invoice or Coupon for the purchased items;
 - e) Original statement or invoice for the purchase through the card containing the item purchased showing legibly the date of purchase and the amount;

- f) Budget detailing the damages and respective amounts for replacement or repairs in the case of Accidental Damage.

9. GENERAL PROVISIONS

- 9.1. **The General Conditions of Single Travel Insurance are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE VEHICLE DEDUCTIBLE

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. Upon payment of the premium, the Insured will be guaranteed the Reimbursement of the Deductible Amount that the Insured is responsible for paying under the rental agreement in the event of an accident with the Vehicle rented in his name, **provided that the accident occurred during the Insured Travel period.**
- 2.2. The indemnity is limited to the Insured Amount described in the Insurance Card.
- 2.3. Under no circumstances will the indemnity be higher than the vehicle deductible.

3. DEDUCTIBLE

- 3.1. This coverage is subject to the application of a deductible.
- 3.2. The amount of the deductible applicable to the insurance will expressly appear on the Insurance Ticket, and correspond to the plan chosen by the Insurance Representative from the following options:

TABLE FOR CALCULATING THE VALUE OF THE DEDUCTIBLE FOR COVERAGE ON TRAVEL ABROAD

Plans	Deductible as% of indemnity
A	Without Deductible
B	5%
C	10%
D	15%
E	20%
F	25%
G	30%
H	35%
I	40%

4. RISKS EXCLUDED

- 4.1. In addition to the exclusions in clause 5 - “RISKS EXCLUDED” of General Conditions of this Insurance, are not guaranteed by this coverage:**
- 4.1.1. Losses whose repair value is less than the Vehicle Deductible;**
 - 4.1.2. Total Loss Cases;**
 - 4.1.3. Accidents that occurred outside the Insured Travel period;**
 - 4.1.4. Accidents with drivers without a valid driver's license;**
 - 4.1.5. Accidents with a driver under the influence of alcohol, drugs or narcotics;**
 - 4.1.6. Accidents that occurred with the vehicle in participations of "cracks" or sprints;**
 - 4.1.7. Accidents that occurred with a driver not recognized by the rental agreement;**
 - 4.1.8. Vehicles damaged before the accident.**
- 4.2. This coverage will not be guaranteed if the Insured violates any term of the lease.**

5. DATE OF THE EVENT

- 5.1. The date of the event, for the purpose of determining the Insured Capital, is considered the date of the accident with the rented Vehicle.**

6. DOCUMENTATION IN CASE OF CLAIM

- 6.1. In addition to item 16.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are the ones listed below and must be sent to the insurer, in original copies or certified copies:**
- a) Claim Notice;**
 - b) Vehicle Rental Agreement;**
 - c) Vehicle rental document specifying the amount of the deductible and the amount of total damage to the vehicle;**
 - d) Vehicle inspection form completed and signed when hiring the lease;**
 - e) Copy of CNH - National Driver's License or copy of CPF / MF - Registration of Individuals and RG - General Registry, in this case accompanied by the nature of the document, issuing agency and date of dispatch, or Passport number, with the identification of the Country shipping;**

- f)** Proof of payment of the Vehicle Deductible amount by the insured with the Vehicle Rental Company.

7. GEOGRAPHICAL SCOPE

- 7.1. The territorial scope of coverage is the globe, observing the purpose of this Insurance.

8. GENERAL PROVISIONS

- 8.1. **The General Conditions of Single Travel Insurance are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE ADDITIONAL TRAVEL CANCELLATION

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This coverage consists of the reimbursement, to the insured or its beneficiary, limited to the value of the insured capital, of **non-reimbursable expenses with the purchase of tourist packages and/or travel services, such as transportation and accommodation**, in the event of a covered event that prevents the insured to start the journey. **Includes the registration fee for the exchange course limited to USD 50,00 (fifty), in reference to the insured's trip.**
- 2.2. The reimbursement described for this coverage will be due to the necessary and/or unavoidable Cancellation, as a result solely and exclusively of:
- 2.2.1. Complication in pregnancy or miscarriage; excluding any complications from the seventh month of pregnancy;
 - 2.2.2. Pregnancy contracted after the date of purchase of travel insurance and provided that the date of return of the trip is after the seventh month of pregnancy;
 - 2.2.3. Fire, lightning, explosion, windstorm and flooding in the insured's residence;
 - 2.2.4. Insured person's separation/divorce unexpectedly and provided that the official procedures for legalizing the separation/divorce occur after the date of purchase of the travel insurance;
 - 2.2.5. Involuntary unemployment of the insured person who maintains employment with a legal entity, through an employment contract formalized by the Professional Card (CPTS) and receiving consecutive periodic payments, this being the main form of their income.
 - 2.2.6. Vacation cancellation letter issued by the insured company that maintains an employment relationship with a legal entity, through an employment contract formalized by the Professional Card (CPTS) and receiving consecutive periodic payments, which is the main form of their income.
 - 2.2.7. Change of presentation dates for the defense of master's and doctoral theses as determined by the Educational Institution and officially confirmed through the issuance of a document.
 - 2.2.8. Forced transfer of work, with a displacement of more than 3 (three) months, of the insured person who maintains employment with a legal entity, through an employment contract formalized by the Professional Card (CPTS) and receiving consecutive periodic payments, this being the main form of their income.

- 2.2.9. Serious losses in the workplace of the insured person who maintains an employment relationship with a legal entity, through an employment contract formalized by the Professional Card (CPTS) and receiving consecutive periodic payments, which is the main form of their income, and which makes the presence of the same imperative.
- 2.2.10. Damage or accident in the vehicle owned by the insured or his spouse, which prevents the insured from starting his trip;
- 2.2.11. Theft of documentation that makes it impossible for the insured to start his trip, provided the event occurred within 15 days before departure;
- 2.2.12. Visa denied for destinations where it is issued at the entrance to the country, provided that the Insured has taken the necessary measures within the deadlines and manner established to grant them;
- 2.2.13. Sudden call or rescheduling of public tenders and entrance exams; or convocation as a member of the electoral board;
- 2.2.14. Appointment to competitive position.

3. RISKS EXCLUDED

- 3.1. **In addition to the exclusions in clause 5 - “RISKS EXCLUDED” of General Conditions of the Single Travel Insurance Plan, are not guaranteed by this coverage:**
 - 3.1.1. **plastic surgeries and their consequences, including those resulting from congenital problems. Restorative plastic surgery resulting from a covered Personal Accident occurred during the Insurance coverage period is covered;**
 - 3.1.2. **voluntary aesthetic and obesity treatment in any modalities, as well as surgeries and periods of convalescence related to it, when not resulting from complications caused by the treatment;**
 - 3.1.3. **hospitalizations for routine physical exams or any other exam without affecting normal health;**
 - 3.1.4. **hospitalizations when the patient is not under the care of legally qualified doctors;**
 - 3.1.5. **Dismissal for just cause;**
 - 3.1.6. **Adherence to Voluntary Dismissal Programs encouraged by the Insured's employer;**
 - 3.1.7. **Interns and Temporary Work Contracts in general.**
- 3.2. **Hospitalization in institutions of the type listed below are excluded from the coverage of this guarantee:**

- 3.2.1. **institution for the care of the mentally disabled, that is, an institution primarily dedicated to the treatment of psychiatric illnesses, including subnormalities; or the psychiatric department of a hospital;**
- 3.2.2. **place for the senior, rest homes, nursing homes and similar;**
- 3.2.3. **clinics or place for recovery of alcohol and drug addicts;**
- 3.2.4. **hydrotherapeutic health institutions or natural healing method clinic; health home for convalescents; special Hospital unit used primarily as a place for drug or alcohol addicts, or as a health institution for convalescents or for rehabilitation; slimming clinics and SPA.**

4. DATE OF THE EVENT

- 4.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date contained in the document that proves the effective reason for canceling the trip.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. **In addition to the basic documents described in item 16.1.1 of the General Conditions of Single Travel Insurance Plan, the following documents must be delivered to the Insurer, in original copies or certified copies:**

- 5.1.1. Documentation of the Beneficiary(ies):
 - 5.1.1.1. if the beneficiary is the insured's spouse: marriage certificate and identity card of the spouse.
 - 5.1.1.2. if the beneficiary is a member of the insured's family: note in the Work Card or proof of dependents in the Social Security and ID card of the family member.
 - 5.1.1.3. if the beneficiary is the insured's child: birth certificate.
- 5.1.2. Presentation of the purchase of the Ticket or Travel Card, which must contain the date of departure;
- 5.1.3. Copy of the Insurance Ticket.
- 5.1.4. Documents that prove the amounts paid;
- 5.1.5. Proof of the fine amounts withheld in case of cancellation;
- 5.1.6. Travel service contract for travel organizers, who must provide for fines in the event of cancellation, as required by law.

- 5.1.7. Technical Report and/or documentation proving the reason for cancellation according to the events covered.
- 5.1.8. Presentation of documentation proving the relationship;
- 5.1.9. In the event of damage caused by fire, theft or force of nature on the premises of the Insured's usual residential or commercial property: evidence from the police authority and evidence of ownership or possession of the property;
- 5.1.10. In the event that the Insured is summoned to participate as a member of the official elections of the country of origin: copy of the proof of summons with details of the date and place;
- 5.1.11. In the case of pregnancy disorders of the Insured or the Insured's spouse: copy of the medical report, copy of the medical examinations performed and copy of documents proving the condition of spouse when applicable;
- 5.1.12. In the event of the Insured's involuntary unemployment: copy of the employer's communication and copy of the professional card;
- 5.1.13. In the event that the Insured is summoned to take office in a public service or in a new employer: copy of the communication addressed to the Insured, copy of the Official Gazette with the appointment of possession to the Insured or copy of the Professional Card, as appropriate;
- 5.1.14. In the case of transferring the Insured's workplace: copy of proof of current residence, copy of the employer's statement indicating the destination location or region of the new home and copy of the professional card with the transfer record;
- 5.1.15. In case of Passport or visa denied: copy of notification of visa or passport denied;
- 5.1.16. Pregnancy occurred after purchasing the insurance, and during the travel period you are unable to travel due to the progress of pregnancy: proof and medical report;
- 5.1.17. In the case of theft of documentation: police report, copy of the new documents as seen if applicable;
- 5.1.18. In case of vehicle breakdown or accident: police report with photo of the vehicle breakdown; and
- 5.1.19. For all reasons: it is necessary to present documents proving the reason for the cancellation.

6. GENERAL PROVISIONS

- 6.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE TRAVEL CANCELLATION “PLUS REASON”

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This coverage consists of the reimbursement to the insured or its beneficiary, limited to the insured capital, of the **non-reimbursable expenses with the purchase of tourist packages and/or travel services, such as transportation and accommodation. Includes the registration fee for the exchange course limited to USD 50,00 (fifty)**, in the event of a covered event that prevents the insured from starting the trip.
- 2.2. The reimbursement described for this coverage will be due to the necessary and/or unavoidable Cancellation, as a consequence solely and exclusively of:
- 2.2.1. Death, personal accident or serious illness of the insured that makes it impossible to start his trip;
 - 2.2.2. Death or hospitalization for more than 03 (three) days as a result of a personal accident or illness suddenly and acutely declared by the Insured's spouse, parents, siblings, children or father(s)-in-law that prevents the beginning of the trip contracted by insured. The enumeration is exhaustive and not enumerative;
 - 2.2.3. Receipt of notice in non-extendable court for the Insured to appear before the court, provided that the receipt of said notification is after the contracting of the travel and/or tourist services;
 - 2.2.4. Declaration by a competent health authority leaving the Insured Person in quarantine, provided that the declaration is after the contracting of the travel and/or tourist services;
 - 2.2.5. Complication in pregnancy or miscarriage; excluding any complications from the seventh month of pregnancy;
 - 2.2.6. Pregnancy conceived after the date of purchase of the travel insurance and provided that the date of return of the trip is after the seventh month of pregnancy;
 - 2.2.7. Fire, lightning, explosion, windstorm and flooding in the insured's residence;
 - 2.2.8. Insured person's separation/divorce unexpectedly and provided that the official procedures for legalizing the separation/divorce occur after the date of purchase of the travel insurance;
 - 2.2.9. Involuntary unemployment of the insured person who maintains employment with a legal entity, through an employment contract formalized by the Portfolio

Professional (CPTS) and receive consecutive periodic payments, this being the main form of their income.

- 2.2.10. Vacation cancellation letter issued by the insured company that maintains an employment relationship with a legal entity, through an employment contract formalized by the Professional Card (CPTS) and receiving consecutive periodic payments, which is the main form of their income.
- 2.2.11. Change of presentation dates for the defense of master's and doctoral theses as determined by the Educational Institution and officially confirmed through the issuance of a document.
- 2.2.12. Forced transfer of work, with a displacement of more than 3 (three) months, of the insured person who maintains employment with a legal entity, through an employment contract formalized by the Professional Card (CPTS) and receiving consecutive periodic payments, this being the main form of their income.
- 2.2.13. Serious losses in the workplace of the insured person who maintains an employment relationship with a legal entity, through an employment contract formalized by the Professional Card (CPTS) and receiving consecutive periodic payments, which is the main form of their income, and which makes the presence of the same imperative.
- 2.2.14. Damage or accident in the vehicle owned by the insured or his spouse, which prevents the insured from starting his trip;
- 2.2.15. Theft of documentation that makes it impossible for the insured to start his trip, provided the event occurred within 15 days before departure;
- 2.2.16. Visa denied for destinations where it is issued at the entrance to the country, since that the Insured has taken the necessary measures within the terms and manner established to grant them;
- 2.2.17. Sudden call or rescheduling of public tenders and entrance exams; or convocation as a member of the electoral board;
- 2.2.18. Appointment to competitive position.

3. DEDUCTIBLE

- 3.1. This coverage is subject to the application of a deductible.
- 3.2. The amount of the deductible applicable to the insurance will expressly appear on the Insurance Ticket, and correspond to the plan chosen by the Insurance Representative from the following options:

TABLE FOR CALCULATING THE VALUE OF THE DEDUCTIBLE FOR COVERAGE ON TRAVEL ABROAD

Plans	Deductible as% of indemnity
A	Without Deductible
B	5%
C	10%
D	15%
E	20%
F	25%
G	30%
H	35%
I	40%

4. RISKS EXCLUDED

- 4.1. **In addition to the exclusions in clause 5 - “RISKS EXCLUDED” of General Conditions of Single Travel Insurance are not guaranteed by this coverage:**
- 4.1.1. **Plastic surgeries and their consequences, including those resulting from congenital problems. Restorative plastic surgery resulting from a covered Personal Accident occurred during the Insurance coverage period is covered;**
 - 4.1.2. **voluntary aesthetic and obesity treatment in any modalities, as well as surgeries and periods of convalescence related to it, when not due to complications caused by treatment**
 - 4.1.3. **Hospitalizations for routine physical examinations or any other examination without affecting normal health;**
 - 4.1.4. **Hospitalizations when the patient is not under the care of legally qualified doctors;**
 - 4.1.5. **Dismissal for just cause;**
 - 4.1.6. **Adherence to Voluntary Dismissal Programs encouraged by the Insured's employer;**
 - 4.1.7. **Interns and Temporary Work Contracts in general.**
- 4.2. **Hospitalization in institutions of the type listed below are excluded from the coverage of this guarantee:**

- 4.2.1. **institution for the care of the mentally disabled, that is, an institution primarily dedicated to the treatment of psychiatric illnesses, including subnormalities; or the psychiatric department of a hospital;**
- 4.2.2. **place for the senior, rest homes, nursing homes and similar;**
- 4.2.3. **clinics or place for recovery of alcohol and drug addicts;**
- 4.2.4. **hydrotherapeutic health institutions or natural healing method clinic; health home for convalescents; special Hospital unit used primarily as a place for drug or alcohol addicts, or as a health institution for convalescents or for rehabilitation; slimming clinics and SPA.**

5. DATE OF THE EVENT

- 5.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date contained in the document that proves the reason for the cancellation of the trip.

6. DOCUMENTATION IN CASE OF CLAIM

- 6.1. **In addition to the basic documents described in item 16.1.1 of the General Conditions of Single Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**
 - a) Documentation of the Beneficiary(ies):
 - if the beneficiary is the insured's spouse: marriage certificate and identity card of the spouse.
 - if the beneficiary is a member of the insured's family: note in the Work Card or proof of dependents in the Social Security and ID card of the family member.
 - if the beneficiary is the insured's child: birth certificate.
 - b) Invoices and receipts that prove the payments made to the travel agency and/or tour operator where the services were contracted, coinciding with the statements made by the travel agency or insurance company;
 - c) In case of accident or illness, complete medical documentation;
 - d) presentation of the purchase of the Ticket or Travel Card, which must contain the date of departure;
 - e) copy of the Insurance Ticket;
 - f) documents proving the amounts paid;
 - g) proof of the fine amounts withheld in the event of cancellation;
 - h) travel organizer service contract, which must provide for fines in the event of cancellation, as required by law.

- i)** technical report and/or documentation proving the reason for cancellation according to the events covered.
- j)** for cancellations due to the family member, all documents that prove that the person was a member of the insured's family will be required. Declaration/Report of the attending physician, justifying the reason and confirming the insured's hospitalization on the date scheduled for the trip, signed and with recognized firm;
- k)** results of examinations performed and declaration / Report of the attending physician, informing the injury occurred and proof of the impossibility of locomotion, signed and notarized;
- l)** presentation of documentation proving the relationship; copy
- m)** of the Death Certificate.
- n)** in case of diagnosis of serious illness: copy of all tests performed and medical report with description and date of the first diagnosis of the illness affected by the Insured;
- o)** in case of hospitalization of the spouse, father(s), brother (s), father(s)-in-law or child(ren) of the Insured: copy of the medical report that determined the hospitalization, copy of all tests performed, copy of the medical record and copy of documents proving the condition of the relationship;
- p)** in case of Insured's judicial summons: copy of the summons and the judicial process;
- q)** in the case of a quarantine decree imposed on the Insured: copy of the declaration of the health authority;
- r)** in the event of damage caused by fire, theft or force of nature on the premises of the Insured's usual residential or commercial property: evidence from the police authority and evidence of ownership or possession of the property;
- s)** in the event that the Insured is summoned to participate as a member of the official elections of the country of origin: copy of the proof of summons with details of the date and place;
- t)** in the event of a judicial summons of the Insured as a guardian in the process of adopting a minor (s): copy of the summons and the judicial process;
- u)** in the case of pregnancy disorders of the Insured or the Insured's spouse: a copy of the medical report, a copy of the medical examinations carried out and a copy of documents proving the condition of spouse when applicable;
- v)** in the case of the Insured's involuntary unemployment: copy of the employer's communication and copy of the professional card;
- w)** in the event that the Insured is summoned for organ transplantation: copy of the summons and medical description, copy of the examinations performed and of the hospital medical record;
- x)** in the event that the Insured is summoned to take office in a public service or in a new employer: copy of the communication addressed to the Insured, copy of the Official Gazette with the appointment of possession to the Insured or copy of the Professional Card, as applicable;
- y)** in the case of transfer of the Insured's workplace: copy of proof of current residence, copy of the employer's statement indicating the destination or region of the new home and copy of the professional card with the transfer record;
- z)** in the event of a judicial summons of the Insured to handle the divorce proceedings: copy of the summons / summons and copy of the judicial process;

- aa)** in case of Passport or visa denied: copy of visa notification or passport denied;
- bb)** pregnancy after purchase of insurance, and during the travel period you are unable to travel due to the progress of pregnancy: proof and medical report;
- cc)** in the case of theft of documentation: police report, copy of new documents as seen if applicable;
- dd)** in the event of vehicle breakdown or accident: police report with photo of the vehicle breakdown; and
- ee)** for all reasons: documents proving the reason for the trip cancellation.

7. GENERAL PROVISIONS

- 7.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE TRAVEL CANCELLATION “ANY REASON”

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. WARRANTY

- 2.1. This coverage consists of reimbursing the insured or his beneficiary, limited to the contracted insured capital, **of non-reimbursable expenses with the purchase of tourist packages and/or travel services, such as transportation and accommodation. Includes the registration fee for the exchange course limited to USD 50,00 (fifty)**, in reference to the insured's trip, due to its cancellation, due to the covered event.

2.1.1. Any Reason Cancellation will be covered due to:

- 2.1.1.1. Death, personal accident or serious illness of the insured that makes it impossible to start his trip;
- 2.1.1.2. Death or hospitalization for more than 03 (three) days as a result of a personal accident or illness suddenly and acutely declared by the Insured's spouse, parents, siblings, children or father(s)-in-law that prevents the beginning of the trip contracted by insured. The enumeration is exhaustive and not enumerative;
- 2.1.1.3. Receipt of notice in non-extendable court for the Insured to appear before the court, provided that the receipt of said notification is after the contracting of the travel and/or tourist services;
- 2.1.1.4. Declaration by a competent health authority leaving the Insured Person in quarantine, provided that the declaration is after the contracting of the travel and/or tourist services;
- 2.1.1.5. Complication in pregnancy or miscarriage; excluding any complications from the seventh month of pregnancy;
- 2.1.1.6. Pregnancy conceived after the date of purchase of the travel insurance and provided that the date of return of the trip is after the seventh month of pregnancy;
- 2.1.1.7. Fire, lightning, explosion, windstorm and flooding in the insured's residence;
- 2.1.1.8. Insured person's separation/divorce unexpectedly and provided that the official procedures for legalizing the separation/divorce occur after the date of purchase of the travel insurance;

- 2.1.1.9. Involuntary unemployment of the insured person who maintains employment with a legal entity, through an employment contract formalized by the Professional Card (CPTS) and receiving consecutive periodic payments, this being the main form of their income.
- 2.1.1.10. Vacation cancellation letter issued by the insured company that maintains an employment relationship with a legal entity, through an employment contract formalized by the Professional Card (CPTS) and receiving consecutive periodic payments, which is the main form of their income.
- 2.1.1.11. Change of presentation dates for the defense of master's and doctoral theses as determined by the Educational Institution and officially confirmed through the issuance of a document.
- 2.1.1.12. Forced transfer of work, with a displacement of more than 3 (three) months, of the insured person who maintains employment with a legal entity, through an employment contract formalized by the Professional Card (CPTS) and receiving consecutive periodic payments, this being the main form of their income.
- 2.1.1.13. Serious losses in the workplace of the insured person who maintains an employment relationship with a legal entity, through an employment contract formalized by the Professional Card (CPTS) and receiving consecutive periodic payments, which is the main form of their income, and which makes the presence of the same imperative.
- 2.1.1.14. Damage or accident in the vehicle owned by the insured or his spouse, which prevents the insured from starting his trip;
- 2.1.1.15. Theft of documentation that makes it impossible for the insured to start his trip, provided the event occurred within 15 days before departure;
- 2.1.1.16. Visa denied for destinations where it is issued at the entrance to the country, provided that the Insured has taken the necessary measures within the deadlines and manner established to grant them;
- 2.1.1.17. Sudden call or rescheduling of public tenders and entrance exams; or convocation as a member of the electoral board;
- 2.1.1.18. Appointment to competitive position.
- 2.1.2. Other Reasons (including withdrawal ***) - when the trip is canceled for a reason other than those listed above, the deductible amount will be deducted from the insured's deductible.

3. DEDUCTIBLE

- 3.1. This coverage is subject to the application of a deductible.

3.2. The amount of the deductible applicable to the insurance will expressly appear on the Insurance Ticket, and correspond to the plan chosen by the Insurance Representative from the following options:

TABLE FOR CALCULATING THE VALUE OF THE DEDUCTIBLE FOR COVERAGE ON TRAVEL ABROAD	
Plans	Deductible as % of indemnity
A	Without Deductible
B	5%
C	10%
D	15%
E	20%
F	25%
G	30%
H	35%
I	40%

4. RISKS EXCLUDED

- 4.1. In addition to the exclusions in clause 5 - “RISKS EXCLUDED” of General Conditions of Travel Insurance, are not guaranteed by this coverage:
- 4.1.1. plastic surgeries and their consequences, including those resulting from congenital problems. Restorative plastic surgery resulting from a covered Personal Accident occurred during the Insurance coverage period is covered;
 - 4.1.2. voluntary aesthetic and obesity treatment in any modalities, as well as surgeries and periods of convalescence related to it, when not due to complications caused by treatment
 - 4.1.3. hospitalizations for routine physical exams or any other exam without affecting normal health;
 - 4.1.4. hospitalizations when the patient is not under the care of legally qualified doctors.
- 4.2. Hospitalization in institutions of the type listed below are excluded from the coverage of this guarantee:

- 4.2.1. **institution for the care of the mentally disabled, that is, an institution primarily dedicated to the treatment of psychiatric illnesses, including subnormalities; or the psychiatric department of a hospital;**
- 4.2.2. **place for the senior, rest homes, nursing homes and similar;**
- 4.2.3. **clinics or place for recovery of alcohol and drug addicts;**
- 4.2.4. **hydrotherapeutic health institutions or natural healing method clinic; health home for convalescents; special Hospital unit used primarily as a place for drug or alcohol addicts, or as a health institution for convalescents or for rehabilitation; slimming clinics and SPA.**

5. DATE OF THE EVENT

- 5.1. The date of the event is considered, for the purpose of determining the Insured Capital, the date contained in the document that proves the reason for the effective cancellation of the trip.

6. DOCUMENTATION IN CASE OF CLAIM

- 6.1. **In addition to the basic documents described in item 16.1.1 of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**
 - 6.1.1. Documentation of the Beneficiary(ies):
 - if the beneficiary is the insured's spouse: marriage certificate and identity card of the spouse.
 - if the beneficiary is a member of the insured's family: note on the Work Card or proof of dependents in the Social Security and ID card of the family member.
 - if the beneficiary is the insured's child: birth certificate.
 - 6.1.2. Presentation of the purchase of the Ticket or Travel Card, which must contain the date of departure;
 - 6.1.3. Copy of the Insurance Ticket.
 - 6.1.4. Documents that prove the amounts paid;
 - 6.1.5. Proof of the fine amounts withheld in case of cancellation;
 - 6.1.6. Travel service contract for travel organizers, who must provide for fines in the event of cancellation, as required by law.
 - 6.1.7. Technical Report and/or documentation proving the reason for cancellation according to the events covered.

- 6.1.8. For cancellations due to the family member, all documents that prove that the person was a member of the insured's family will be required. Declaration/Report of the attending physician, justifying the reason and confirming the insured's hospitalization on the date scheduled for the trip, signed and with recognized firm;
- 6.1.9. Results of exams performed and declaration/report of the attending physician, informing the injury and proof of the impossibility of mobility, signed and with a recognized signature;
- 6.1.10. Presentation of documentation proving the relationship;
- 6.1.11. Copy of Death Certificate.
- 6.1.12. In case of diagnosis of serious illness: copy of all tests performed and medical report with the description and date of the first diagnosis of the illness affected by the Insured;
- 6.1.13. In case of hospitalization of the Insured's spouse, father(s), brother(s), father(s)-in-law or child(ren): copy of the medical report that determined the hospitalization, copy of all tests performed, copy of the medical record and copy of documents proving the condition of the relationship;
- 6.1.14. In case of Insured's judicial summons: copy of the summons and the judicial process;
- 6.1.15. In the case of a quarantine decree imposed on the Insured: copy of the declaration of the health authority;
- 6.1.16. In the event of damage caused by fire, theft or force of nature on the premises of the Insured's usual residential or commercial property: evidence from the police authority and evidence of ownership or possession of the property;
- 6.1.17. In the event that the Insured is summoned to participate as a member of the official elections of the country of origin: copy of the proof of summons with details of the date and place;
- 6.1.18. In the event of a judicial summons of the Insured as a guardian in the process of adopting a minor(s): copy of the summons and the judicial process;
- 6.1.19. In the case of pregnancy disorders of the Insured or the Insured's spouse: copy of the medical report, copy of the medical exams performed and copy of documents proving the condition of spouse when applicable;
- 6.1.20. In the event of the Insured's involuntary unemployment: copy of the employer's communication and copy of the professional card;
- 6.1.21. In the event that the Insured is summoned for organ transplantation: copy of the summons and medical description, copy of the examinations performed and of the hospital medical record;
- 6.1.22. In the event that the Insured is summoned to take office in a public service or in a new employer: copy of the communication addressed to the Insured, copy of the Diary

Official with the appointment of possession to the Insured or copy of the Professional Card, as the case may be;

- 6.1.23. In the case of transferring the Insured's workplace: copy of proof of current residence, copy of the employer's statement indicating the destination location or region of the new home and copy of the professional card with the transfer record;
- 6.1.24. In the event of a judicial summons by the Insured to handle the divorce proceedings: copy of the convocations/summons and copy of the judicial process;
- 6.1.25. In case of Passport or visa denied: copy of notification of visa or passport denied;
- 6.1.26. Pregnancy occurred after purchasing the insurance, and during the travel period you are unable to travel due to the advancement of pregnancy: proof and medical report.
- 6.1.27. In the case of theft of documentation: police report, copy of new documents as seen if applicable
- 6.1.28. In the case of vehicle breakdown or accident: police report with photo of the vehicle breakdown
- 6.1.29. For all reasons: documents proving the reason for the trip cancellation

7. GENERAL PROVISIONS

- 7.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE TICKET REIMBURSEMENT BY IMPEDIMENT OF ATTENDANCE

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan** and can only be sold as additional coverage.

2. DEFINITIONS

- 2.1. **Ticket:** It is the voucher that allows the insured to enter certain shows or events such as: concerts, concerts, sporting events, parties, among others.
- 2.2. **Hospital Institution:** Establishment legally constituted in accordance with the laws of the Country in which the insured is located and which meets the following requirements:
- 2.2.1. Operates in the medical care of sick or injured patients;
 - 2.2.2. It has facilities organized for diagnosis, treatment and surgery, as well as intensive care units for patients, within the same establishment;
 - 2.2.3. Provides full-time nursing service, under supervision.
- 2.3. **For the purposes of this coverage**, the following institutions are not considered:
- 2.3.1. mental institutions or institutions used to treat psychiatric illnesses or a hospital's psychiatric department;
 - 2.3.2. Institutes in which long-term care services are provided, such as nursing homes, geriatrics, drug addicts, alcohol treatment or occupational therapies.

3. WARRANTY

- 3.1. This coverage consists of the reimbursement to the insured of the value of the Ticket, limited to the Insured Capital contracted, in the event that the INSURED is unable to attend the event or show for which he purchased his ticket, due to a fortuitous and unforeseen event, unrelated to his will during the travel period, as described in item 2.1.1 ..
- 3.1.1. The reimbursement described for this coverage will be due to:
 - 3.1.1.1. Serious Personal Accident that has an urgent character and motivates hospitalization or inhibits the Insured's locomotion, making it impossible to attend the event or show.
 - 3.1.1.2. Personal Accident or hospitalization for more than 03 (three) days due to accident or illness declared sudden and acute by the insured's spouse, parents, siblings or children that prevents him from attending the event or show.

- 3.1.1.3. When the insured receives an official notification to appear before the court, they must have received the notification after purchasing the ticket for the event or show.
- 3.1.1.4. When the INSURED is declared in quarantine by a competent health authority after the purchase of the Ticket to attend the event or show.
- 3.1.1.5. When the INSURED suffer a theft or fire that affects his residence and that makes his presence in the place indispensable, making it impossible to attend the event or show.

4. RISKS EXCLUDED

- 4.1. **In addition to the exclusions in clause 5 - “RISKS EXCLUDED” of General Conditions of Travel Insurance, are not guaranteed by this coverage all circumstances that prevent the Insured from attending the event or show that are not described in item 2.1.1.**

5. DATE OF THE EVENT

- 5.1. For the purpose of the Insured Capital, the date of the event is considered to be the date contained in the document that proves the effective reason for not attending the event or show.

6. DOCUMENTATION IN CASE OF CLAIM

- 6.1. **In addition to the basic documents described in item 16.1.1. of the General Conditions of Travel Insurance, the following documents must be delivered to the Insurer, in original copies or certified copies:**
 - 6.1.1. **For all cases:**
 - 6.1.1.1. Entry ticket or original full ticket
 - 6.1.1.2. Copy of insured ticket
 - 6.1.2. **For item 3.1.1.1) of item 3.1.1. send:**
 - 6.1.2.1. Written declaration, with date and time of the accident, the location and the circumstances in which it occurred;
 - 6.1.2.2. Certificate of the doctor who provided the first aid to the INSURED, expressing the date of the accident, the state of the accident, the diseases or damages identified and the known or probable consequences.
 - 6.1.3. **For item 3.1.1.2) of item 3.1.1. send:**
 - 6.1.3.1. Medical certificates with diagnoses, in which hospitalization is indicated and the name of the person to whom the service was provided.

- 6.1.3.2. Payment vouchers legally issued by hospital institutions.
- 6.1.3.3. If the affected party is not the same INSURED, a legal document that proves the relationship with the INSURED (example: marriage, birth certificate), etc.
- 6.1.4. **For item 3.1.1.3) of item 3.1.1. send:**
 - 6.1.4.1. Copy of the notice specifying the time and date of the appearance.
- 6.1.5. **For item 3.1.1.4) of item 3.1.1. send:**
 - 6.1.5.1. Quarantine declaration issued by the competent Medical Entity, specifying the date and time, and the validity of the quarantine.
- 6.1.6. **For item 3.1.1.5) of item 4.1.1. send:**
 - 6.1.6.1. In case of theft: police report, specifying the date, time, location and circumstance of the theft.
 - 6.1.6.2. In case of fire: Report from the Fire Department, specifying the date, time, place and circumstance of the fire occurring.

7. GENERAL PROVISIONS

- 7.1. **The General Conditions of the Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE ADDITIONAL MEDICAL, HOSPITAL AND / OR DENTAL EXPENSES IN DOMESTIC TRAVEL (MHDE IN DOMESTIC TRAVEL)

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of indemnity, limited to the value of the insured capital, in the form of reimbursement or provision of service(s), of the insured's **complementary medical, hospital and/or dental expenses**, that is, the expenses not covered by the basic coverage of Medical, Hospital and/or Dental Expenses on national travel (MHDE on national travel) or basic coverage of Medical and/or Hospital Expenses on national travel (MHE on national travel) or basic coverage of Dental Expenses on national travel (DE in national travel).
- 2.1.1. Included in this coverage are only events arising from events covered by basic coverage of Medical, Hospital and/or Dental Expenses on national travel (MHDE on national travel) or by basic coverage of Medical and/or Hospital Expenses on national travel (MHE on travel) national) or by basic coverage of Dental Expenses on national travel (DE on national travel), **whose generating event is not a pre-existing disease**.
- 2.1.2. **This guarantee does not cover expenses for medications after hospital discharge or medical care.**
- 2.1.3. **In the event that the Insured is entitled to reimbursement of medical expenses from any other source or insurance, the insurer will reimburse the difference between the amount of the expenses and the amount to which the Insured is entitled to reimbursement, limited to the Insured Capital of this guarantee.**

3. DEDUCTIBLE

- 3.1. This coverage is subject to the application of a deductible.
- 3.2. The amount of the deductible applicable to the insurance will expressly appear on the Insurance Ticket, and correspond to the plan chosen by the Insurance Representative from the following options:

TABLE FOR CALCULATING THE VALUE OF THE DEDUCTIBLE FOR COVERAGE ON TRAVEL ABROAD

Plans	Deductible as% of indemnity
A	Without Deductible

B	5%
C	10%
D	15%
E	20%
F	25%
G	30%
H	35%
I	40%

4. RISKS EXCLUDED

- 4.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, expenses arising from:**
- 4.1.1. **Any and all types of elective and/or routine treatment;**
 - 4.1.2. **Devices that refer to orthoses of any nature and permanent prostheses, except for prostheses due to the loss of natural teeth and expenses with repairs or replacements of dental prostheses, as a result of trauma;**
 - 4.1.3. **Expenses with the continuity or control of dental treatments started before the date of the beginning of the trip;**
 - 4.1.4. **Diabetes, its complications or consequences, even if not diagnosed before the trip starts;**
 - 4.1.5. **Hematological diseases, complications or consequences, even if not diagnosed before the start of the trip;**
 - 4.1.6. **Mental illnesses, including neuroses, psychoses, or any psychological illnesses, and their consequences.**
 - 4.1.7. **Neurological diseases, complications or consequences, even if not diagnosed before the start of the trip;**
 - 4.1.8. **Sexually transmitted diseases including HIV.**
 - 4.1.9. **Convalescent states (after medical discharge) when returning to the country of origin, and the expenses of companions;**
 - 4.1.10. **Renal failure or hemodialysis, its complications or consequences, even if not diagnosed before the start of the trip;**

- 4.1.11. **Alternative medicines, such as acupuncture, homeopathy, and chiropractic, bach flower or floral therapy;**
- 4.1.12. **Scheduled delivery and voluntary treatments for pregnancy**
- 4.1.13. **Any Chronic Heart disease, its complications or consequences, whether the Insured is aware or not, even if not diagnosed before the trip begins;**
- 4.1.14. **Any blood pressure or hypertension, and its complications or consequences;**
- 4.1.15. **Any surgical procedure to which the Insured has been subjected within a period of 90 (ninety) days prior to contracting the insurance, even if it is on permanent medical discharge;**
- 4.1.16. **Any type of cancer or cancer treatment, its complications or consequences, even if not diagnosed before the start of the trip;**
- 4.1.17. **Any type of transplant to which the Insured has been subjected in a period of 180 (one hundred and eighty) days prior to taking out the insurance, including, but not limited to, transplantation on an insured trip;**
- 4.1.18. **Newborns, including preterm infants, during the insured trip;**
- 4.1.19. **Pregnancy treatment, including the provision of services related to the diagnosis and treatment of infertility or other fertility-related problems, Birth control, including surgical interventions and devices for this purpose, Induced abortions, medical and other expenses related to the newborn -birth (when delivery and its consequences do not occur directly from a personal accident);**
- 4.1.20. **Prenatal Treatment or Control, when volunteers;**
- 4.1.21. **From the practice of sports and activities listed below:**
 - a) **"Canyoning", caving or "spelunking", "base jumping" or cliff jumping;**
 - b) **"Rafting" with difficulty level 4 or above;**
 - c) **Circus acrobatics;**
 - d) **Hang gliding or paragliding;**
 - e) **Motor racing and motorcycling, motocross, boogies, even in competition;**
 - f) **Sports Aviation;**
 - g) **Hunting or shooting sports;**
 - h) **Walks or walks above 3,000 meters in altitude; Inter-school**
 - i) **or academic disputes or championships;**

- j) **Motor vehicle disputes, including preparatory or classification training;**
- k) **Winter sports, including, but not limited to, tobogganing, sledding, bobsleigh, ice hockey, water skiing, wave runner, quads, snowmobiling and off-piste heli-skiing regulated;**
- l) **Fighting sports, such as boxing and martial arts;**
- m) **Endurance sports and/or high physical demands, such as, for example, marathons, triathlons or biathlon;**
- n) **Diving, unless the Insured has a “PADI certification” (or similar qualification), or if the Insured dives under the supervision of a qualified instructor. In the case of exceptions, the Insured will be covered if he respects the maximum depth specified in his certification or 12 (twelve) meters, whichever is less, and is accompanied;**
- o) **Mountaineering, abseiling, or outdoor climbing, which involve the use of specific equipment, including, but not limited to, “crampons”, picks, screws, ropes and other anchoring equipment;**
- p) **Skydiving, “skydiving” or “bungee jumping”;**
- q) **Horse riding, horse riding, polo and other equestrian activities;**
- r) **Practices or Balloon Ride.**
- s) **Any activity that involves weapons;**
- t) **Rugby;**
- u) **Scuba diving;**
- v) **Surf, Windsurf, Kite surf, water ski or "Jet ski";**
- w) **Sailing on the high seas;**
- x) **Travel to remote or particularly dangerous areas, with or without a guide.**

5. DATE OF THE EVENT

- 5.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of actual expenditure by the insured.

6. DOCUMENTATION IN CASE OF CLAIM

- 6.1. **In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer in original copies or certified copies:**

- a) **Travel tickets and/or invoice;**
- b) **Letter with brief report of the event containing the insurance ticket data;**

- c)** Original receipts and/or receipts for expenses;
- d)** Copy of passport;
- e)** Copy of hospital records and invoice of expenses incurred;
- f)** Copy of complementary exams with invoice and detailed proof of expenses incurred;
Medical discharge document with date and time of beginning and ending of
- g)** hospitalization;
- h)** Medical and/or dental report of the professional responsible for the service, attesting to the occurrence of the covered event and specifying the description of the pathology and procedures performed.

7. GENERAL PROVISIONS

- 7.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE ADDITIONAL MEDICAL, HOSPITAL AND / OR DENTAL EXPENSES IN TRAVEL ABROAD (MHDE IN TRAVEL ABROAD)

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of indemnity, limited to the value of the insured capital, in the form of reimbursement or provision of service(s), of the insured's complementary medical, hospital and/or dental expenses, that is, the expenses not covered by the basic coverage of Medical, Hospital and/or Dental Expenses on a trip abroad (MHDE on a trip abroad) or basic coverage of Medical and/or Hospital Expenses on a trip abroad (MHE on a trip abroad) or basic coverage of Expenses Dental traveling abroad (DE traveling abroad).
- 2.1.1. Included in this coverage are only events arising from events covered by basic coverage of Medical, Hospital and/or Dental Expenses when traveling abroad (MHDE on a trip abroad) or by basic coverage of Medical and/or Hospital Expenses when traveling abroad (MHE traveling to abroad) or basic coverage of Dental Expenses on a trip abroad (DE on a trip abroad), whose generating event is not a pre-existing disease.
- 2.1.2. **This guarantee does not cover expenses for medications after hospital discharge or medical care.**
- 2.1.3. **In the event that the Insured is entitled to reimbursement of medical expenses from any other source or insurance, the insurer will reimburse the difference between the amount of the expenses and the amount to which the Insured is entitled to reimbursement, limited to the Insured Capital of this guarantee**

3. PREGNANT

- 3.1. This guarantee is extended to events related to pregnancy up to the 28th week of pregnancy resulting from hospitalizations covered by insurance with basic coverage of Medical, Hospital and/or Dental Expenses when traveling abroad (MHDE when traveling abroad) or basic coverage of Expenses Medical and/or Hospitals traveling abroad (MHE traveling abroad) or basic coverage of Dental Expenses traveling abroad (DE traveling abroad).

4. DEDUCTIBLE

- 4.1. This coverage is subject to the application of a deductible.
- 4.2. The amount of the deductible applicable to the insurance will expressly appear on the Insurance Ticket, and correspond to the plan chosen by the Insurance Representative from the following options:

TABLE FOR CALCULATING THE VALUE OF THE DEDUCTIBLE FOR COVERAGE ON TRAVEL ABROAD

Plans	Deductible as% of indemnity
A	Without Deductible
B	5%
C	10%
D	15%
E	20%
F	25%
G	30%
H	35%
I	40%

5. RISKS EXCLUDED

- 5.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, expenses arising from:**
- 5.1.1. **Any and all types of elective and/or routine treatment;**
 - 5.1.2. **Devices that refer to orthoses of any nature and permanent prostheses, except for prostheses due to the loss of natural teeth and expenses with repairs or replacements of dental prostheses, as a result of trauma;**
 - 5.1.3. **Diabetes, its complications or consequences, even if not diagnosed before the trip starts;**
 - 5.1.4. **Hematological diseases, complications or consequences, even if not diagnosed before the start of the trip;**
 - 5.1.5. **Mental illnesses, including neuroses, psychoses, or any psychological illnesses, and their consequences.**

- 5.1.6. **Neurological diseases, complications or consequences, even if not diagnosed before the start of the trip;**
- 5.1.7. **Sexually transmitted diseases including HIV.**
- 5.1.8. **Convalescent states (after medical discharge) when returning to the country of origin, and the expenses of companions;**
- 5.1.9. **Renal failure or hemodialysis, its complications or consequences, even if not diagnosed before the start of the trip;**
- 5.1.10. **Alternative medicines, such as acupuncture, homeopathy, and chiropractic, bach flower or floral therapy;**
- 5.1.11. **Scheduled delivery and voluntary treatments for pregnancy**
- 5.1.12. **Any Chronic Heart disease, its complications or consequences, whether the Insured is aware or not, even if not diagnosed before the trip begins;**
- 5.1.13. **Any blood pressure or hypertension, and its complications or consequences;**
- 5.1.14. **Any surgical procedure to which the Insured has been subjected within a period of 90 (ninety) days prior to contracting the insurance, even if it is on permanent medical discharge;**
- 5.1.15. **Any type of cancer or cancer treatment, its complications or consequences, even if not diagnosed before the start of the trip;**
- 5.1.16. **Any type of transplant to which the Insured has been subjected in a period of 180 (one hundred and eighty) days prior to taking out the insurance, including, but not limited to, transplantation on an insured trip;**
- 5.1.17. **Newborns, including preterm infants, during the insured trip;**
- 5.1.18. **Pregnancy treatment, including the provision of services related to the diagnosis and treatment of infertility or other fertility-related problems, Birth control, including surgical interventions and devices for this purpose, Induced abortions, medical and other expenses related to the newborn-birth (when delivery and its consequences do not occur directly from a personal accident);**
- 5.1.19. **Prenatal Treatment or Control, when volunteers;**
- 5.1.20. **From the practice of sports and activities listed below:**
 - a) **"Canyoning", caving or "spelunking", "base jumping" or cliff jumping;**
 - b) **"Rafting" with difficulty level 4 or above;**
 - c) **Circus acrobatics;**

- d) Hang gliding or paragliding;**
- e) Motor racing and motorcycling, motocross, boogies, even in competition;**
- f) Sports Aviation;**
- g) Hunting or shooting sports;**
- h) Walks or walks above 3,000 meters in altitude;**
- i) Inter-school or academic disputes or championships;**
- j) Motor vehicle disputes, including preparatory or classification training;**
- k) Winter sports, including, but not limited to, tobogganing, sledding, bobsleigh, ice hockey, water skiing, wave runner, quads, snowmobiling and off-piste heli-skiing regulated;**
- l) Fighting sports, such as boxing and martial arts;**
- m) Endurance sports and/or high physical demands, such as, for example, marathons, triathlons or biathlon;**
- n) Diving, unless the Insured has a "PADI certification" (or similar qualification), or if the Insured dives under the supervision of a qualified instructor. In the case of exceptions, the Insured will be covered if he respects the maximum depth specified in his certification or 12 (twelve) meters, whichever is less, and is accompanied;**
- o) Mountaineering, abseiling, or outdoor climbing, which involve the use of specific equipment, including, but not limited to, "crampons", picks, screws, ropes and other anchoring equipment;**
- p) Skydiving, "skydiving" or "bungee jumping";**
- q) Horse riding, horse riding, polo and other equestrian activities;**
- r) Practices or Balloon Ride.**
- s) Any activity that involves weapons;**
- t) Rugby;**
- u) Scuba diving;**
- v) Surf, Windsurf, Kite surf, water ski or "Jet ski";**
- w) Sailing on the high sea;**
- x) Travel to remote or particularly dangerous areas, with or without a guide.**

6. DATE OF THE EVENT

- 6.1.** For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of actual expenditure by the insured.

7. DOCUMENTATION IN CASE OF CLAIM

- 7.1. In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer in original copies or certified copies:**
- a)** Travel tickets and/or invoice;
 - b)** Letter with brief report of the event containing the insurance ticket data;
 - c)** Original receipts and/or receipts for expenses;
 - d)** Copy of passport;
 - e)** Copy of hospital records and invoice of expenses incurred;
 - f)** Copy of complementary exams with invoice and detailed proof of expenses incurred;
 - g)** Medical discharge document with date and time of beginning and ending of hospitalization;
 - h)** Medical and/or dental report of the professional responsible for the service, attesting to the occurrence of the covered event and specifying the description of the pathology and procedures performed.

8. GENERAL PROVISIONS

- 8.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE MEDICAL AND HOSPITAL EXPENSES FOR COVID-19 PLUS

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of the payment of an indemnity in the form of reimbursement, **in case of Medical and Hospital Expenses of the insured due to the diagnosis of COVID-19**, which occurred during the travel period, previously determined and once the Insured's departure from your city or country of residence, under the terms set out in these Special Conditions.
- 2.2. **This benefit is limited to Medical and Hospital Expenses incurred by order of a qualified doctor in case the insured has been diagnosed with COVID-19.**

3. CONCEPT

- 3.1. In addition to the definitions mentioned in item 3- DEFINITIONS, of the General Conditions, the following definition will be used for this coverage:
- 3.1.1. **COVID-19:** Coronavirus disease caused by the SARS-CoV-2 virus (severe acute respiratory syndrome coronavirus 2), also known as 2019 new coronavirus.
- 3.1.2. **Qualified doctor:** a doctor or specialist registered or licensed to practice medicine in accordance with the laws of the country in which you practice, except:
- a) an insured person; or
 - b) a partner of the insured person; or
 - c) a member of the insured person's family.

4. DEDUCTIBLE

- 4.1. This coverage is not subject to the application of a deductible.

5. RISKS EXCLUDED

- 5.1. In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, events are not covered:
- a) unrelated to COVID-19;
 - b) spending on COVID-19 Tests;
 - c) when COVID-19 has been certified before the Insurance Ticket comes into effect;
 - d) when the Insured is not under the care of qualified doctors; clinical or
 - e) surgical treatments that constitute an illegal or unethical act;
 - f) experimental treatments and medications not recognized by the Health Authority;
 - g) that involves travel specifically to obtain medical, dental or cosmetic treatment;
 - h) travel when the insured was advised not to travel by a qualified doctor;
 - i) pre-existing diseases;
 - j) medical and hospital expenses not related to COVID-19.

6. DATE OF THE EVENT

- 6.1. For the purpose of calculating the indemnity, the date of the actual expenditure by the insured will be considered as the event date when settling claims.

7. DOCUMENTATION IN CASE OF CLAIM

- 7.1. In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer:
- a) Positive Test of COVID-19;
 - b) Report or technical report completed by the accredited physician who provided the service, with technical specifications and diagnoses;
 - c) Invoices and other original receipts for expenses incurred by the Insured.

8. GENERAL PROVISIONS

- 8.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.

SPECIAL CONDITION OF ADDITIONAL COVERAGE HOSPITALIZATION DUE TO COVID-19 DIAGNOSIS DURING TRAVEL PLUS

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of the payment of an indemnity, in case of Insured Hospitalization for a minimum period of 48 hours due to COVID-19, which occurred during the travel period, previously determined and once the Insured's departure from his city or country of residence has been verified, under the terms established in these Special Conditions.
- 2.2. Travel whose destinations are more than 50 kilometers from the city of domicile of the insured.

3. CONCEPT

- 3.1. In addition to the definitions mentioned in item 3- DEFINITIONS, of the General Conditions, the following definition will be used for this coverage:
- 3.1.1. **COVID-19:** Coronavirus disease caused by the SARS-CoV-2 virus (severe acute respiratory syndrome coronavirus 2), also known as 2019 new coronavirus.
- 3.1.2. **Qualified doctor:** a doctor or specialist registered or licensed to practice medicine in accordance with the laws of the country in which you practice, except:
- a) an insured person; or
 - b) a partner of the insured person; or
 - c) a member of the insured person's family.

4. DEDUCTIBLE

- 4.1. Applicable for hospitalizations of at least 48 hours in hospitals and in spaces defined by the Government of the country as spaces for the treatment of COVID-19 (example: field hospitals).

5. RISKS EXCLUDED

- 5.1. In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, events are not covered:
- a) unrelated to COVID-19;
 - b) spending on COVID-19 Tests;
 - c) when COVID-19 has been certified before the Insurance Ticket comes into effect;
 - d) when the Insured is not under the care of qualified doctors; clinical or
 - e) surgical treatments that constitute an illegal or unethical act;
 - f) experimental treatments and medications not recognized by the Health Authority;
 - g) that involves travel specifically to obtain medical, dental or cosmetic treatment;
 - h) travel when the insured was advised by a qualified doctor not to travel;
 - i) hospitalization not requested by the qualified physician responsible for the treatment.

6. DATE OF THE EVENT

- 6.1. For the purpose of calculating the indemnity, it will be considered as the date of the event, for the purpose of determining the insured capital, at 48 hours of hospitalization for diagnosis of COVID-19.

7. DOCUMENTATION IN CASE OF CLAIM

- 7.1. In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer:
- a) Positive Test of COVID-19;
 - b) Medical Record attesting to hospitalization for COVID-19, provided by the doctor responsible for the treatment;
 - c) Report or technical report completed by the qualified professional who provided the service,
 - d) with technical specifications and diagnostics;
- Original and Copy of the invoice(s), issued by the Hospital Institution, if any. Another document that proves hospitalization may be accepted, at the Insurer's discretion, such as a statement from the hospital, provided that this is a supporting document for legal purposes.

8. GENERAL PROVISIONS

- 8.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.

SPECIAL CONDITION OF ADDITIONAL COVERAGE BODY TRANSFER BY COVID -19 PLUS

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of indemnity, limited to the value of the insured capital, in the form of reimbursement or provision of service(s), **expenses with the release and transportation of the insured's body or remains** from the place where the covered event occurred until the domicile or place of burial, including in these expenses all procedures and objects essential to the transfer of the body or remains in case of death of the insured by COVID-19, provided that it occurred during the previously determined travel period and under the terms established in these Special Conditions.
- 2.2. Body Transfer means the transport of the insured's body or remains from the place where the covered event occurs to the home or burial place.

3. CONCEPT

- 3.1. In addition to the definitions mentioned in item 3- DEFINITIONS, of the General Conditions, the following definition will be used for this coverage:
- 3.1.1. **COVID-19:** Coronavirus disease caused by the SARS-CoV-2 virus (severe acute respiratory syndrome coronavirus 2), also known as 2019 new coronavirus.
- 3.1.2. **Qualified doctor:** a doctor or specialist registered or licensed to practice medicine in accordance with the laws of the country in which you practice, except:
- a) an insured person; or
 - b) a partner of the insured person; or
 - c) a member of the insured person's family.

4. DEDUCTIBLE

- 4.1. This coverage is not subject to the application of a deductible.

5. RISKS EXCLUDED

- 5.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, events are not guaranteed:**
- a) **unrelated to COVID-19;**
 - b) **depending on COVID-19 Tests;**
 - c) **when COVID-19 has been certified before the Insurance Ticket comes into effect;**
 - d) **when the Insured is not under the care of qualified doctors; clinical or**
 - e) **surgical treatments that constitute an illegal or unethical act;**
 - f) **experimental treatments and medications not recognized by the Competent Health Authority;**
 - g) **that involves travel specifically to obtain medical, dental or cosmetic treatment;**
 - h) **travel when the insured was advised by a qualified doctor not to travel;**

6. DATE OF THE EVENT

- 6.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of death of the insured by COVID-19.

7. DOCUMENTATION IN CASE OF CLAIM

- 7.1. **In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer:**
- a) **Insured's Death Certificate with cause of death by COVID-19;**
 - b) **Invoice of all expenses with the transfer.**

8. GENERAL PROVISIONS

- 8.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.

SPECIAL CONDITION OF ADDITIONAL COVERAGE DEATH BY COVID-19 DURING THE TRAVEL

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of the payment of the insured capital to the beneficiary(ies) indicated on the ticket, in a single payment, in case of death of the insured, exclusively by COVID-19, during the travel period.
- 2.1.1. **Important: When dealing with an insured under the age of 14 (inclusive), the indemnity will be used exclusively for the reimbursement of funeral expenses, which must be proven by presenting original supporting receipts. The indemnity will be limited to the insured capital contracted for this guarantee.**

3. CONCEPT

- 3.1. In addition to the definitions mentioned in item 3- DEFINITIONS, of the General Conditions, the following definition will be used for this coverage:
- 3.1.1. **COVID-19:** Coronavirus disease caused by the SARS-CoV-2 virus (severe acute respiratory syndrome coronavirus 2), also known as 2019 new coronavirus.
- 3.1.2. **Cruise:** A maritime or river trip of more than 3 days in total duration, where transport and accommodation are mainly on an ocean or river passenger ship.
- 3.1.3. **Qualified doctor:** a doctor or specialist registered or licensed to practice medicine in accordance with the laws of the country in which you practice, except:
- a) an insured person; or
 - b) a partner of the insured person; or
 - c) a member of the insured person's family.

4. DEDUCTIBLE

- 4.1. This coverage is not subject to the application of a deductible.

5. RISKS EXCLUDED

- 5.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, events are not guaranteed:**
- a) unrelated to COVID-19;
 - b) spending on COVID-19 Tests;
 - c) when COVID-19 has been certified before the Insurance Ticket comes into effect;
 - d) when the Insured is not under the care of qualified doctors; clinical or
 - e) surgical treatments that constitute an illegal or unethical act;
 - f) experimental treatments and medications not recognized by the Health Authority;
 - g) when there is a cruise involved in the trip;
 - h) that involves travel specifically to obtain medical, dental or cosmetic
 - i) treatment;
 - j) travel when the insured was advised not to travel by a qualified doctor;
 - j) **Pre-existing diseases such as cardiovascular disease, diabetes, chronic respiratory diseases, cancer, liver disease and HIV.**

6. DATE OF THE EVENT

- 6.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of death of the insured by COVID-19.

7. DOCUMENTATION IN CASE OF CLAIM

- 7.1. **In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer:**
- a) death certificate with the cause of death by COVID-19;
 - b) Documentation of the Beneficiary(ies):
 - if the beneficiary is the insured's spouse: marriage certificate and identity card of the spouse.
 - if the beneficiary is a member of the insured's family: note in the Work Card or proof of dependents in the Social Security and ID card of the family member.
 - if the beneficiary is the insured's child: birth certificate.
 - if the beneficiary is not the insured's spouse, family member or child: Identity card.

8. GENERAL PROVISIONS

- 8.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF THE ADDITIONAL QUARANTINE COVERAGE / MANDATORY EXTENSION OF THE TRAVEL DUE TO THE DIAGNOSIS OF COVID OR SYMPTOMS DURING THE TRAVEL

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of the payment of an indemnity, in case of Quarantine or mandatory extension of travel due to a diagnosis of COVID-19 or symptoms, which occurred during the travel period, previously determined and once the Insured leaves the city or country of domicile, under the terms established in these Special Conditions.
- 2.1.1. **Travel whose destinations are more than 100 kilometers from the insured's domicile is covered.**
- 2.2. **This benefit is limited to quarantines imposed on the insured on the order of a qualified physician in the event that the insured has symptoms of COVID-19 or has been diagnosed with COVID-19. This benefit does not cover any other quarantine, such as quarantines imposed by the government or health agencies. This benefit also does not apply to infants.**

3. CONCEPT

- 3.1. In addition to the definitions mentioned in item 3- DEFINITIONS, of the General Conditions, the following definition will be used for this coverage:
- 3.1.1. **COVID-19:** Coronavirus disease caused by the SARS-CoV-2 virus (severe acute respiratory syndrome coronavirus 2), also known as 2019 new coronavirus.
- 3.1.2. **Cruise:** A maritime or river trip of more than 3 days in total duration, where transport and accommodation are mainly on an ocean or river passenger ship.
- 3.1.3. **Qualified doctor:** a doctor or specialist registered or licensed to practice medicine in accordance with the laws of the country in which you practice, except:
- a) an insured person; or
 - b) a partner of the insured person; or
 - c) a member of the insured person's family.

- 3.1.4. **Quarantine:** Restriction of movement of an insured person by order of a qualified physician due to a COVID-19 diagnosis.

4. DEDUCTIBLE

- 4.1. This coverage is not subject to the application of a deductible.

5. RISKS EXCLUDED

- 5.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, events are not covered:**
- a) **unrelated to COVID-19;**
 - b) **spending on COVID-19 Tests;**
 - c) **when COVID-19 has been certified before the Insurance Ticket comes into effect;**
 - d) **when the Insured is not under the care of qualified doctors; clinical or**
 - e) **surgical treatments that constitute an illegal or unethical act;**
 - f) **experimental treatments and medications not recognized by the Health Authorities;**
 - g) **when there is a cruise involved in the trip;**
 - h) **that involves travel specifically to obtain medical, dental or cosmetic**
 - i) **treatment;**
 - travel when the insured was advised not to travel by a qualified doctor;**
 - j) **quarantine or extension of travel not requested by the qualified physician**
 - k) **responsible for the treatment;**
 - quarantine widely (example: quarantine by government declaration).**
 - l) **Pre-existing diseases such as cardiovascular disease, diabetes, chronic respiratory diseases, cancer, liver disease and HIV.**

6. DATE OF THE EVENT

- 6.1. For the purpose of calculating the indemnity, the date of the quarantine determination by the qualified physician will be considered as the event date when settling claims.

7. DOCUMENTATION IN CASE OF CLAIM

- 7.1. In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer:
- a)** Positive Test of COVID-19;
 - b)** Medical Record attesting to the need for Quarantine or extension of travel by COVID-19, provided by the doctor responsible for treatment;
 - c)** Report or technical report completed by the qualified professional who provided the service, with technical specifications and diagnostics;
 - d)** Original and copy of the invoice (s) in case of hospitalization, issued by the Hospital Institution, if any. Another document that proves hospitalization may be accepted, at the Insurer's discretion, such as a statement from the hospital, provided that this is a supporting document for legal purposes.

8. GENERAL PROVISIONS

- 8.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.

SPECIAL CONDITION OF ADDITIONAL COVERAGE BODY TRANSFER BY COVID-19

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of indemnity, limited to the value of the insured capital, in the form of reimbursement or provision of service(s), expenses with the release and transportation of the insured's body or remains from the place where the covered event occurred to the home or burial place, including in these expenses all procedures and objects essential to the transfer of the body or remains in case of death of the insured by COVID-19, provided that it occurred during the previously determined travel period and in the terms set out in these Special Conditions.
- 2.2. Body Transfer means the transport of the insured's body or remains from the place where the covered event occurs to the home or burial place.

3. CONCEPT

- 3.1. In addition to the definitions mentioned in item 3- DEFINITIONS, of the General Conditions, the following definition will be used for this coverage:
- 3.1.1. **COVID-19:** Coronavirus disease caused by the SARS-CoV-2 virus (severe acute respiratory syndrome coronavirus 2), also known as 2019 new coronavirus.
- 3.1.2. **Cruise:** A maritime or river trip of more than 3 days in total duration, where transport and accommodation are mainly on an ocean or river passenger ship.
- 3.1.3. **Qualified doctor:** a doctor or specialist registered or licensed to practice medicine in accordance with the laws of the country in which you practice, except:
- a) an insured person; or
 - b) a partner of the insured person; or
 - c) a member of the insured person's family.

4. DEDUCTIBLE

- 4.1. This coverage is not subject to the application of a deductible.

5. RISKS EXCLUDED

- 5.1. **In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, events are not guaranteed:**
- a) **unrelated to COVID-19;**
 - b) **spending on COVID-19 Tests;**
 - c) **when COVID-19 has been certified before the Insurance Ticket comes into effect;**
 - d) **when the Insured is not under the care of qualified doctors; clinical or**
 - e) **surgical treatments that constitute an illegal or unethical act;**
 - f) **experimental treatments and medications not recognized by the Competent Health Authority;**
 - g) **when there is a cruise involved in the trip;**
 - h) **that involves travel specifically to obtain medical, dental or cosmetic**
 - i) **treatment;**
 - j) **travel when the insured was advised not to travel by a qualified doctor;**
 - j) **Pre-existing diseases such as cardiovascular disease, diabetes, chronic respiratory diseases, cancer, liver disease and HIV.**

6. DATE OF THE EVENT

- 6.1. For the purpose of calculating the indemnity, the date of the event when settling claims will be considered the date of death of the insured by COVID-19.

7. DOCUMENTATION IN CASE OF CLAIM

- 7.1. **In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer:**
- a) **Insured's Death Certificate with cause of death by COVID-19;**
 - b) **Invoice of all expenses with the transfer.**

8. GENERAL PROVISIONS

- 8.1. The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.

SPECIAL CONDITION OF ADDITIONAL COVERAGE HOSPITALIZATION DUE TO COVID-19 DIAGNOSIS DURING THE TRAVEL

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of the payment of an indemnity, **in case of Insured Hospitalization for a minimum period of 48 hours due to COVID-19**, which occurred during the travel period, previously determined and once the Insured's departure from his city or country of residence has been verified, under the terms established in these Special Conditions.

- 2.2. **Trips whose destinations are more than 100 kilometers from the city of domicile of the insured.**

3. CONCEPT

- 3.1. In addition to the definitions mentioned in item 3- DEFINITIONS, of the General Conditions, the following definition will be used for this coverage:
- 3.1.1. **COVID-19:** Coronavirus disease caused by the SARS-CoV-2 virus (severe acute respiratory syndrome coronavirus 2), also known as 2019 new coronavirus.
 - 3.1.2. **Cruise:** A maritime or river trip of more than 3 days in total duration, where transport and accommodation are mainly on an ocean or river passenger ship.
 - 3.1.3. **Qualified doctor:** a doctor or specialist registered or licensed to practice medicine in accordance with the laws of the country in which you practice, except:
 - a) an insured person; or
 - b) a partner of the insured person; or
 - c) a member of the insured person's family.

4. DEDUCTIBLE

- 4.1. Applicable for hospitalizations of at least 48 hours in hospitals or in spaces defined by the Government of the country as spaces for hospitalization for the treatment of COVID-19 (example: field hospitals).

5. RISKS EXCLUDED

- 5.1. In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, events are not covered:
- a) unrelated to COVID-19;
 - b) spending on COVID-19 Tests;
 - c) when COVID-19 has been certified before the Insurance Ticket comes into effect;
 - d) when the Insured is not under the care of qualified doctors;
 - e) clinical or surgical treatments that constitute an illegal or unethical act;
 - f) experimental treatments and medications not recognized by the Health Authority;
 - g) when there is a cruise involved in the trip;
 - h) that involves travel specifically to obtain medical, dental or cosmetic treatment;
 - i) travel when the insured was advised not to travel by a qualified doctor;
 - j) hospitalization not requested by the qualified physician responsible for the treatment.
 - k) Pre-existing diseases such as cardiovascular disease, diabetes, chronic respiratory diseases, cancer, liver disease and HIV.

6. DATE OF THE EVENT

- 6.1. For the purpose of calculating the indemnity, it will be considered as the date of the event, for the purpose of determining the insured capital, at 48 hours of hospitalization for diagnosis of COVID-19.

7. DOCUMENTATION IN CASE OF CLAIM

- 7.1. In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer:
- a) Positive Test of COVID-19;
 - b) Medical Record attesting to hospitalization for COVID-19, provided by the doctor responsible for the treatment;
 - c) Report or technical report completed by the qualified professional who provided the service, with technical specifications and diagnostics;
 - d) Original and Copy of the invoice(s), issued by the Hospital Institution. Another document that proves hospitalization may be accepted, at the Insurer's discretion, such as a statement from the hospital, provided that this is a supporting document for legal purposes.

8. GENERAL PROVISIONS

- 8.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE HOSPITALIZATION IN ICU DUE TO COVID-19 DIAGNOSIS DURING TRAVEL

1. OBJECTIVE

- 1.1. This Special Condition is part of the **Single Travel Insurance Plan**, and can only be sold as coverage.

2. WARRANTY

- 2.1. This coverage consists of the payment of an indemnity, **in case of admission to the Intensive Care Unit - ICU for a minimum period of 48 hours due to diagnosis of COVID-19**, occurred during the travel period, previously determined and once the Insured's departure from his city or country of residence has been verified, under the terms established in these Special Conditions.

2.1.1. Trips whose destinations are more than 100 miles are covered kilometers from the insured's domicile.

3. CONCEPT

- 3.1. In addition to the definitions mentioned in item 3- DEFINITIONS, of the General Conditions, the following definition will be used for this coverage:
- 3.1.1. **COVID-19:** Coronavirus disease caused by the SARS-CoV-2 virus (severe acute respiratory syndrome coronavirus 2), also known as 2019 new coronavirus.
 - 3.1.2. **Cruise:** A maritime or river trip of more than 3 days in total duration, where transport and accommodation are mainly on an ocean or river passenger ship.
 - 3.1.3. **Qualified doctor:** a doctor or specialist registered or licensed to practice medicine in accordance with the laws of the country in which you practice, except:
 - a) an insured person; or
 - b) a partner of the insured person; or
 - c) a member of the insured person's family.

4. DEDUCTIBLE

- 4.1. Applicable for hospitalizations in Intensive Care Units of at least 48 hours in hospitals or in spaces defined by the Government of the country as spaces for the treatment of COVID-19 (example: field hospitals).

5. RISKS EXCLUDED

- 5.1. In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, events are not covered:
- a) unrelated to COVID-19;
 - b) spending on COVID-19 Tests;
 - c) when COVID-19 has been certified before the Insurance Ticket comes into effect;
 - d) when the Insured is not under the care of qualified doctors; clinical or
 - e) surgical treatments that constitute an illegal or unethical act;
 - f) experimental treatments and medications not recognized by the Health Authority;
 - g) when there is a cruise involved in the trip;
 - h) that involves travel specifically to obtain medical, dental or cosmetic
 - i) treatment;
travel when the insured was advised not to travel by a qualified doctor;
 - j) hospitalization not requested by the qualified physician responsible for the treatment;
 - k) hospitalization other than in the Intensive Care Unit.
 - l) Pre-existing diseases such as cardiovascular disease, diabetes, chronic respiratory diseases, cancer, liver disease and HIV.

6. DATE OF THE EVENT

- 6.1. For the purpose of calculating the indemnity, it will be considered as the date of the event, for the purpose of determining the insured capital, at 48 hours of hospitalization for diagnosis of COVID-19.

7. DOCUMENTATION IN CASE OF CLAIM

- 7.1. In addition to item 16.1.1. of the General Conditions of this insurance, the documents necessary for the settlement of claims are those listed below and must be forwarded to the Insurer:
- a) Positive Test of COVID-19;
 - b) Medical Record attesting to ICU hospitalization for COVID -19, provided by the doctor responsible for the treatment;
 - c) Report or technical report completed by the qualified professional who provided the service, with technical specifications and diagnostics;
 - d) Original and Copy of the invoice (s), issued by the Hospital Institution explaining the admission to the ICU. Another document that proves hospitalization may be accepted, at the Insurer's discretion, such as a statement from the hospital, provided that this is a supporting document for legal purposes.

8. GENERAL PROVISIONS

- 8.1. **The General Conditions of the Single Travel Insurance Plan are ratified and have not been revoked by this Special Condition.**