

TABLE OF BENEFITS

Unless otherwise stated, the benefits are offered on a per Insured / per Policy Year basis, in which the chosen Deductible applies. All amounts are in U.S. Dollars (USD). The benefits are limited to the medical expenses covered under the Policy and are subject to the Usual, Customary and Reasonable expenses (UCR) for the geographic area where the expenses were incurred.

GENERAL PLAN INFORMATION

| BENEFIT | COVERAGE |
|---|--|
| Area of coverage | Worldwide (excluding the Insured's Country of Residence and countries that may be excluded to comply with the Conditions of Coverage) |
| Maximum coverage per person, up to the age of 70 | US\$5,000,000 |
| Maximum coverage per person, at the age of 70 up to the age of 80 | US\$500,000 |
| Age limit to apply | Up to 79 years old |

MEDICAL BENEFITS

| BENEFIT | COVERAGE |
|--|---|
| Standard Pre-existing Conditions (6 months stable without presenting symptoms and without changes in Medication) | Up to US\$500,000 |
| Maternity Complications as defined in this Policy | Up to US\$10,000 (up to the 20th week of pregnancy for normal pregnancies and up to the 12th week of pregnancy for multiple pregnancies or when a pregnancy is the result of a fertility treatment) |
| Acute/Emergency sickness and Injury | 100% UCR |
| Treatment by authorized physicians, nurses and specialists | 100% UCR |
| Hospitalization (semi-private room) | 100% UCR |
| Surgery and Anesthesiologist Fees | 100% UCR |
| Prescribed Medications during a Hospitalization | 100% UCR |
| Treatment by physiotherapists | Up to US\$2,500 per trip |
| Medically Necessary Durable Medical Equipment | 100% UCR |
| Emergency dental treatment for immediate relief of pain | Up to US\$500 per trip |

EMERGENCY MEDICAL EVACUATION BENEFITS

| BENEFIT | COVERAGE | |
|---|--|----------|
| Emergency transportation | Ground Ambulance | 100% UCR |
| | Air Ambulance | 100% UCR |
| Baggage transportation after a medical evacuation of the Insured | Up to US\$500 | |
| Repatriation of a summoned relative or fellow traveler after a medical evacuation or death of the Insured | 100% UCR, max. of one (1) summoned relative or fellow traveler | |
| Repatriation or cremation of mortal remains | 100% UCR | |
| Baggage transportation after the death of the Insured | Up to US\$500 | |
| Accommodation after an acute Illness, Injury, or Serious Accident | Up to US\$300 per day, max. of US\$6,000 per covered event | |

EMERGENCY MEDICAL EVACUATION BENEFITS

| BENEFIT | COVERAGE |
|--|--|
| Compassionate Emergency visit to an Insured | 100% UCR, max. of one (1) summoned relative or fellow traveler |
| Compassionate Emergency repatriation of an Insured | 100% UCR |
| Return trip after a medical evacuation or repatriation | 100% UCR |
| Non-medical evacuation | 100% UCR |

OTHER BENEFITS

| BENEFIT | COVERAGE | |
|-------------------------------------|---|----------------------------|
| Psychological assistance | For mugging and/or assault | Up to US\$250 per incident |
| | For other crises or traumatic experiences | Up to US\$250 per incident |
| Non-professional hobbies and sports | Non-motor | Up to US\$500,000 |
| | Motor | Up to US\$100,000 |

Basic medical coverage is mandatory and needs to be purchased before adding any of the available Riders.

ADDITIONAL NON-MEDICAL BENEFITS (RIDER)

(The benefits below are only available if the Insured chose to purchase the Rider during the Application process)

| BENEFIT | COVERAGE | |
|---|--|----------------------------|
| Personal Accident, disability and death | Up to US\$100,000 per Policy Year (annual trip plan) or per contract (single trip plan) | |
| Property loss or theft | Up to US\$2,000 per trip | |
| Baggage delay | Up to US\$500 per trip | |
| Travel delay | Up to US\$100 per day, max. of US\$500 | |
| Missed flight connection | Up to US\$1,000 per trip | |
| Hospital daily allowance (when the Insured is Hospitalized for a minimum of 48 hours) | US\$50 per 24-hour period, max. of US\$2,000 per Policy Year (annual trip plan) or per contract (single trip plan) | |
| Personal liability | Bodily Injury | Up to US\$100,000 per trip |
| | Property damage | Up to US\$100,000 per trip |
| Legal assistance and securities | Up to US\$10,000 per trip | |

TRIP CANCELLATION (RIDER)

(The benefits below are only available if the Insured chose to purchase the Rider during the Application process)

| BENEFIT | COVERAGE |
|------------------|--------------------------|
| Single trip plan | Up to US\$2,500 per trip |
| Annual trip plan | Up to US\$1,500 per trip |

SECTION I. AGREEMENT

VUMI® Group, I.L., hereinafter the “Company,” undertakes to pay to the Policyholder the benefits detailed in this Policy related to the covered expenses incurred by him/her or his/her eligible Dependents or Travel Companions, as a result of any treatment, service or medical supply anywhere in the world and the non-medical benefits offered by this Policy, after the Effective Date of coverage while it is in force.

This travel insurance Policy is designed to cover the costs and losses associated with unexpected events incurred only while traveling abroad. The Insured should not purchase this Policy if he/she intends to move abroad instead of traveling. Please contact an insurance intermediary or Company representative for alternative solutions.

All benefits are subject to the terms and conditions of this Policy, including the maximum benefits and the limits detailed in the Table of Benefits and the Certificate of Coverage, and any Amendment, if any, which are all integral part of this Policy.

Benefit reduction program

The coverage provided by this Policy is reduced to a maximum of five hundred thousand dollars (US\$500,000) per Insured, per Policy Year upon reaching the age of seventy (70) and up to eighty (80) years old. The reduction in benefit will occur on the next Policy Year for annual trip plans, or on the next effective Policy period (if applicable) for single trip plans, after reaching the specified age.

1.1 Right to examine the Policy, reimbursement of the unearned premium, and Policy cancellation

If the Policyholder has purchased a single trip plan with a coverage period of more than thirty (30) days, or an annual trip plan, the Policyholder may cancel this Policy at any time before the Effective Date of the Policy through the MyVUMI™ portal or by sending an email notification to travelvip@vumigroup.com. The Company will reimburse the premium paid by the Policyholder, minus an administrative fee of forty-five dollars and thirty-six cents (US\$45.36) for single trip plans, and the Policy will be considered void and null, as if it was never issued.

Single trip plans cannot be canceled after the Effective Date of the Policy. **Annual trip plans** can be canceled after the Effective Date if during said period no Claims have been made under the Policy. Any cancellation requests by the Policyholder must be received by the Company at least thirty (30) days prior to the requested date of cancellation. The Policyholder may request a cancellation through the MyVUMI™ portal or by sending an e-mail notification to travelvip@vumigroup.com. The Company will reimburse the unearned portion of the premium, up to a maximum of sixty-five percent (65%) of the total amount of the premium. After the date of

cancellation, the Policy will have no effect and the Company will not be responsible for any benefit payments offered under this Policy.

If the Policy is canceled (either by the Policyholder or the Company), expires, or otherwise terminates, the liability of the Company will immediately cease, and the Company will not be liable for any ongoing treatments or the consequences thereof. The Insured's right to reimbursement will also immediately cease upon Policy cessation. Any reimbursement Claims incurred when the Insured was still covered under the Policy must be filed within one hundred and eighty (180) days from the date of service.

This insurance Policy is not subject to and does not provide certain benefits required by the United States Patient Protection and Affordable Care Act (PPACA) or other mandatory coverage in different jurisdictions.

Trips to Schengen countries

This Policy meets and exceeds European Schengen visa requirements. See the Table of Benefits.

1.2 Important notice about the Application

This Policy is issued based on the statements provided in good faith, by the Applicant in the insurance Application. If any of the information disclosed in the Application is false, incorrect, incomplete, had the intent of misleading or deceiving, or was omitted, resulting in worsening the risk, the Policy will be rescinded, will have no effect, and the Company will not be responsible for any payments of the benefits offered under this Policy.

Likewise, if a Provider or any other individual or entity who has rendered medical services to the Policyholder and/or to one of the Insureds should submit false statements in collusion with the Policyholder and/or one of the Insureds, with the purpose of Claiming payments against this Policy, its articles and/or Amendments, the Policy will be, at the discretion of the Company, rescinded or canceled, will have no effect, and the Company will not be responsible for any payment of the benefits offered under this Policy. The Policyholder and/or the Insured(s) would have to reimburse the Company on first demand, for any payments it may have made as a result of an omission, incorrect disclosure or Negligence by the Policyholder and/or the Insured(s).

1.3 Entire contract

The entire contract between the Policyholder and the Company includes:

- A The Policy (this document);
- B The Application;
- C The Certificate of Coverage, including Riders and/or Amendments, if applicable, and payment confirmation; and
- D Electronic ID cards.