

## **UP-GRADE – PERSONAL ACCIDENTS INSURANCE TOTAL AND PERMANENTE DISABILITY**



### **ITS CONDITIONS.**

ASSIST-CARD is not an insurance company. Nor does it subscribe with its card holders any insurance policy. The insurance included in ASSIST CARD products – and their up-grades – are covered by policies contracted with local insurance companies, whose data and policy number are expressed in the Particular Conditions.

It is an unavoidable conditions for contracting the present Up-grade that the ASSIST-CARD product selected and purchased by you includes accidental death insurance (24 hs or means of public transportation) or that you have contracted the Up-grade for this concept. In that case this UP-grade improves and replaces the top indicated in Clause D.3 “TOTAL AND PERMANENT DISABILITY” of the Particular Conditions of the ASSIST-CARD product selected and purchased by you.

The present Up-grade is commercialized by Willis S.A. and is exclusively applicable to products of international validity.

The choice and acquisition of the present benefit “UP-GRADE OF PERSONAL ACCIDENTS INSURANCE –TOTAL AND PERMANENT DISABILITY” implies on the part of the card holder knowledge and acceptance of the terms and exclusions of the service stipulated in the present contracting conditions.