

Chronic or pre-existing illnesses

The studies and/or treatments related to chronic or pre-existing or congenital or recurrent conditions -whether known or unknown by the Card Holder- suffered from before the beginning of the validity of the Card and/or the trip, whichever comes later, as well as any sequels, complications and consequences arising thereof (even when they appear during the trip for the first time). To all effects concerning ASSIST-CARD Travelers' assistance contract and services, it must be understood as pre-existing illnesses or conditions those suffered from before the initiation of the validity of the ASSIST-CARD Card as well as those that reveal afterwards but that for their development have required an incubation, formation or evolution period within the Card Holders' body, started prior to the date of beginning of validity of the Card or of the trip, or suffered from during the validity of a previous ASSIST-CARD Card. ASSIST-CARD will not pay for any tests or hospitalizations seeking to evaluate the medical condition of a pre-existing illness and/or to rule out its relation with the current condition giving rise to the need of assistance. ASSIST-CARD PUTS AT YOUR DISPOSAL PRODUCTS THAT INCLUDE THE ASSISTANCE OF PREEXISTING CONDITIONS. PLEASE VERIFY THE CHARACTERISTICS OF THE ASSIST-CARD PRODUCT YOU PURCHASED.

Endemic and/or epidemic illnesses

Assistance services arising from endemic and/or epidemic illnesses in countries under sanitary emergency status in case the traveler has not followed suggestions and/or indications issued by sanitary authorities about travel restrictions and/or prophylactic treatment and/or vaccination.

Disputes, strike or tumult. Illegal or fraudulent acts

All complaints, injuries and/or illnesses resulting directly or indirectly from quarrels - except those caused for reasons of self defense - strike, vandalism acts or popular uproar in which the Card Holder has taken part as an active element. The attempt to or the commission of an illegal act and, in general, any criminal or fraudulent act of the Card Holder including providing information that is false or different from reality.

Suicide

All complaints, injuries and/or illnesses resulting from attempted suicide or from the intention to commit suicide, or intentionally caused by the Card Holder to him/herself.

Drugs, narcotics and/or related elements

Treatment of illnesses or pathological conditions caused by the intentional ingestion or administration of toxics (drugs) narcotics, or because of the use of medications without a doctor's prescription. Also conditions, illnesses or injuries resulting from the ingestion of alcoholic beverages of any kind.

Attention by persons or professionals not belonging to ASSIST-CARD

Illnesses, injuries, complaints, consequences and/or complications resulting from treatments or assistances received by the Card Holder from persons or professionals not belonging to the ASSIST-CARD organization.

Sports (Professional or amateur)

The assistances that may occur as the result of, training for, practice of or active participation in all kinds of sports' competitions. Besides, this Clause expressly excludes the assistances that may occur as the consequence of practicing dangerous or high-risk sports, included but not limited to: motorcycling, car racing, boxing, polo, water skiing, jet skiing, wave runners, snow mobiles, 4 wheel ATV (All Terrain Vehicles), skating, para sailing, scuba diving, hang gliding, mountain climbing, surf, windsurf, etc. All assistances that may occur as a consequence of practicing ski, snow boarding and/or other winter sports not mentioned in the previous clause outside of authorized tracks, are also excluded.

Air travel

Air travel in planes not intended and authorized for public transportation.

Child deliveries

Checkups, controls, exams and complications during pregnancy. Child deliveries. Abortions and/or miscarriages, whatever their etiology.

Mental disease and/or related conditions

Mental or psychological conditions, psychosis, neurosis and/or any mediate or immediate consequences thereof.

Blood pressure

Blood pressure controls. Hypertension or any consequence thereof.

HIV

Auto-Immune Deficiency Syndrome, AIDS and HIV in any/all of its forms, as well as its complications, sequels and consequences. Venereal or sexually transmitted diseases.

Medical calls not authorized by ASSIST-CARD

Medical visits for follow-up, checkups and prolonged treatments, unless previously and expressly authorized by the ASSIST-CARD Medical Department.

Prosthesis and related elements

Expenses for prosthesis, orthosis, synthesis or mechanical-help devices of any type, either of internal or external use, including but not limited to: orthopedic articles, dental prosthesis, hearing aids, glasses, contact lenses, splints, crutches, nebulizers, respirators, etc.

Treatments

All dental, ophthalmologic or otorinolaryngologic treatments, except for the emergency attention as described in the General Conditions of the ASSISTCARD Services.

Check-ups or routine exams

Checkups or routine medical examinations including those not directly related to a diagnosed illness, as well as those that are not the direct consequence of an illness or accident subject to the ASSIST-CARD service.

Age

A Card Holders' age when it exceeds the established limit indicated in the General Conditions according to the ASSIST-CARD product purchased.

Professional Risks

Whenever the motive of the trip was the execution of works or tasks that involve professional risks. In all cases, the services described in the General Conditions of the ASSIST-CARD Services will be complementary to those that must be rendered by assistance or health-insurance entities according to job safety and labor risks regulations applicable in the country where the illness or accident occurred.

Un-authorized Expenses

Hotel, restaurants, taxis and/or communications expenses that have not expressly been authorized by an ASSIST-CARD Alarm Center.

Accompanying persons and extra expenses

In the case of a Card Holder's hospitalization all extra expenses as well as those expenses incurred by those accompanying him/her are expressly excluded. IMPORTANT : Should it be determined that the reason for a trip is the treatment abroad of any base illness, and that the current treatment has any direct or indirect link with the previous illness, ASSIST-CARD will be released from any obligation to provide its services, as set forth in Clause C.6. "Obligations of ASSIST-CARD" and Clause C.5.12 "Excluded Events and Expenses" of the General Conditions of the ASSIST-CARD services. For this purpose, ASSIST-CARD reserves the right to investigate the relation between the current event and the previous illness.

Miscellaneous

- Treatments or surgeries which are elective, investigational, experimental or for research purposes.
- Immunizations and routine physical exams
- Birth control, artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof, or abortion.
- Visual or ear test and the provision of visual or hearing aids.
- Vocational, recreational, speech or music therapy.
- Treatment while confined primarily to receive custodial care, educational or rehabilitative care or nursing services.
- Treatment for substance abuse or drug addiction
- Injury sustained while under the influence of or disablement of drug or alcohol.

- Wilfully self-inflicted injury or illness.
- Treatment required as the result of complications from a treatment or condition not covered
- Any services or supplies performed or provided by a relative or friend of the cardholder or provided at no cost for the cardholder.
- Treatment for mental or nervous disorders
- Organ or tissue transplants or related services.
- Illness or injury where the trip to the host country is undertaken for treatment or advice for such illness or injury.
- Treatment incurred as a result of exposure to nuclear radiation and/or radioactive materials.

SPECIAL LIMITATIONS AND EXCLUSIONS DUE TO AGE

THE LIMITATIONS ESTABLISHED HEREBY APPLY TO SOME ASSIST-CARD PRODUCTS. VERIFY WITHIN THE GENERAL CONDITIONS WHETHER THE ASSIST-CARD PRODUCT YOU CHOSE INCLUDES LIMITATIONS AND EXCLUSIONS DUE TO AGE.

Maximum Global Amount

In case the Card Holder is included within the limitation due to age established in the General Conditions of the purchased product and suffers injuries caused by an accident, the Maximum Global Amount for medical expenses due to illness will be applied. This limitation will apply without fail and regardless from the fact that the ASSIST-CARD product purchased had one Maximum Global Amount for medical expenses due to an accident and another for illness.

Medications

In case the Card Holder is included within the limitation due to age, the top amount for expenses for medicines will be in all cases and in every respect the one established as "ambulatory".

Implantation or replacement of prosthesis or any related item

In case the Card Holder is included within the limitation due to age established in the General Conditions of the product purchased, the following are expressly excluded: Any assistance that may arise from a diagnose whose treatment may require or may be related to surgeries that require the implantation, replacement and/or repairs of prosthesis, orthesis, mechanical aids and/or synthesis or any thereof related element, either external or internal, as well as all the expenses arising before, during or after said surgery, including but not limited to: complementary exams, medical or hospital fees, pre- or post-surgical therapies, hospital stays, changes of tickets, etc.

Sanitary Repatriations

Sanitary repatriations of any origin are excluded in case the Card Holder is included within the limitation due to age established in the General Conditions corresponding to the ASSIST-CARD product purchased.