

Home Protection (Family Package Insurance) General Conditions

CONTENTS

DEFINITIONS.....	5
ASSETS AND RISKS COVERED.....	10
A. SECTIONS I BUILDING FIRE AND II CONTAINED FIRE	10
A.1 ASSETS COVERED	10
A.2. COVERED RISKS.....	11
A.3. SPECIAL CONDITIONS APPLICABLE TO SECTIONS I AND II.....	12
A.4 EXCLUDED RISKS.....	14
A.5. INSURED AMOUNT.....	15
A.6. PARTICIPATION OF THE INSURED.....	15
B. SECTION III CONSEQUENTIAL LOSSES	15
B.1. COVERED RISKS.....	15
C. SECTION IV FAMILY CIVIL LIABILITY	17
C.1. COVERAGE.....	17
C.2. THE COMPANY COMMITS TO:	17
C.3. LIABILITIES COVERED:.....	17
C.4. MAXIMIM LIMIT OF LIABILITY	19
C.5. EXCLUDED RISKS.....	19
C.6. PARTICIPATION OF THE INSURED.....	20
D. SECTION V BREAKING OF GLASS	20
D.1 ASSETS COVERED	20
D.2. ASSETS EXCLUDED THAT CAN BE COVERED BY MEANS OF EXPRESS AGREEMENT	21
D.3. COVERED RISKS	21
D.4. EXCLUDED RISKS.....	21
D.5. INSURED AMOUNT	21
D.6. PARTICIPATION OF THE INSURED.....	21
E. SECTION VI THEFT WITH VIOLENCE AND/OR ASSAULT	21
E.1. ASSETS COVERED	21
E.2. ASSETS EXCLUDED THAT CAN BE COVERED BY MEANS OF EXPRESS AGREEMENT	22
E.3 EXCLUDED ASSETS.....	22
E.4. COVERED RISKS.....	22
E.5. EXCLUDED RISKS.....	23
E.6. INSURED AMOUNT.....	23
E.7. PARTICIPATION OF THE INSURED.....	23
F. SECTION VII ELECTRONIC EQUIPMENT AND/OR APPLICANCES	23
F.1. ASSETS COVERED.....	23

F.2 EXCLUDED ASSETS.....	23
F.3. COVERED RISKS.....	24
F.4. EXCLUDED RISKS.....	24
F.5. INSURED AMOUNT.....	25
F6. PARTICIPATION OF THE INSURED.....	25
G. SECTION VIII. ASSISTANCE SERVICES.....	25
G.1. ASSISTANCE AT HOME.....	25
G.2. TRAVEL ASSISTANCE.....	31
GENERAL CONDITIONS APPLICABLE TO ALL OF THE SECTIONS.....	34
CLAUSE 1 EXCLUSIONS FOR ALL OF THE SECTIONS AND/OR KINDS OF COVERAGE OF THE HOME PROTECTION POLICY.....	34
CLAUSE 2. TERRITORIAL LIMIT.....	36
CLAUSE 3. AGGRAVATION OF THE RISK.....	36
CLAUSE 4. COMPENSABLE PROPORTION.....	36
CLAUSE 5. OTHER INSURANCE.....	36
CLAUSE 6. LOSSES.....	37
CLAUSE 7. MEASURES THAT CAN BE TAKEN BY THE COMPANY IN THE CASE OF A LOSS.....	39
CLAUSE 8. EXPERTS.....	39
CLAUSE 9. FRAUD, MALICE OR BAD FAITH.....	40
CLAUSE 10. SUBROGATION.....	40
CLAUSE 11. PLACE AND TERM OF PAYMENT OF THE SETTLEMENT.....	41
CLAUSE 12. COMPETENCE.....	41
CLAUSE 13. LATE INTEREST.....	41
CLAUSE 14. COMMUNICATION.....	43
CLAUSE 15. PREMIUM.....	43
CLAUSE 16. REINSTATEMENT.....	43
CLAUSE 17. EARLY TERMINATION OF THE AGREEMENT.....	44
CLAUSE 18. CURRENCY.....	44
CLAUSE 19. LANGUAGE.....	45
CLAUSE 20. PRESCRIPTION.....	45
CLAUSE 21. BENEFIT FOR THE INSURED.....	45
CLAUSE 22. BEGINNING AND END OF THE TERM.....	45
CLAUSE 23. INSPECTION.....	45
CLAUSE 24. SETTLEMENT.....	45
CLAUSE 25. RIGHT TO INFORMATION.....	46
CLAUSE 26. ARTICLE 25 OF THE INSURANCE CONTRACTING LAW.....	46
CLAUSE 27. PRIVACY NOTICE.....	46

ADDITIONAL COVERAGE AND CLAUSES APPLICABLE TO SECTIONS I AND II..... 47

ENDORSEMENT OF THE COVERAGE AGAINST HYDROMETEOROLOGICAL PHENOMENA HDIFEH01 47

ENDORSEMENT OF COVERAGE AGAINST EARTHQUAKES AND/OR VOLCANIC ERUPTION HDITEV02 54

ENDORSEMENT OF ALL RISK COVERAGE HDITOR03..... 56

ENDORSEMENT OF AUTOMATIC ADJUSTMENT OF THE INSURED AMOUNT HDIAUA05 56

ENDORSEMENT OF AUTOMATIC COVERAGE FOR ITEMS CONTRACTED HDIAUT06 56

ENDORSEMENT OF FIRST RISK INSURANCE HDI1RR04 57

DEFINITIONS.

Art objects

Those objects made by an artist or artisan, usually for decorative purposes, including the use of applied arts such as ceramics, metalworking, furniture, paint and plaster.

Artificial deposits or currents of water

Basins, dams, earthen dams, reservoirs, wells, artificial lakes, channels of open pit rivers and creeks .

Assault

Act committed within or outside of the building by any individual or individuals for the purpose of taking assets, using force or violence, be it physical or threats, on people.

Coinsurance

Coinsurance is understood to be the percentage of the loss or damage covered by the Insured in the case of a loss due to a risk covered by the Policy. If the amount of the loss is greater than the Deductible established, the Company shall settle the loss in excess of the Deductible, less the percentage of the Insured's participation or up to the limit established for the affected coverage.

Contracting party

Individual and/or corporate entity that underwrites the agreement and is generally also the Insured.

Covers

A material, usually glass, which is placed over furniture, such as: Tables, floors, desks and other similar items.

Deductible

Deductible is understood to be the amount paid by the Insured in the case of a loss due to a risk covered by the Policy. If the amount of the loss is greater than such amount, the Company shall settle the loss in excess of the Deductible, or up to the limit established for each kind of coverage affected.

For the building and its contents, the deductible shall be applied separately and, when applicable, it shall be applied separately to each building and its contents.

Depreciation

Decrease in the value of an insured object as a result of the passage of time or its use.

Domes

Glass or acrylic in the form of a dome placed on the ceiling or wall to allow the passage of light.

Domestic worker

Person employed by means of a salary who works at least 40 hours a week to perform tasks directly related to domestic service.

Drywall walls and ceilings

Those built with rocks, bricks, concrete blocks, reinforced concrete, in which there may be sections of glass, block or any other equally resistant materials.

DSMGVDF

Days of Minimum Wage in Force in the Federal District at the time of the loss.

Earthquake

Vibration of the earth's surface usually due to movement of the plates that form it.

Electrical Equipment and Appliances

Are those belonging in a residence, such as, but not limited to: Parabolic radio and television antennas for domestic use, filming and projection equipment, recording and sound equipment, electric typewriters, personal computers and their accessories, televisions, video players, sound and image compact disc players, electronic portals, vacuum cleaners, freezers, electric stoves, microwaves, carpet washers, electric sewing machines, floor polishers, fans, pumps, washing machines, dishwashers, dryers, air-conditioners.

Endorsement

Document issued by the Company by means of which the originally contracted conditions can be modified.

False Declaration

Incorrect, imprecise or inexact statement made by the insured regarding an Insured object or its characteristics. False declaration can also be made regarding the circumstances leading up to an accident.

First Risk

Insurance at first risk is defined as a form of insurance under which a loss or damage resulting from a risk covered by a policy is settled completely, with the limit of the insured amount contracted, regardless of the total value of the assets individually or jointly.

Flooding

The accidental temporary covering of the ground by water as a result of deviation, overflowing or breaking of the containing walls of rivers, canals, lakes, dams, reservoirs and other deposits or locations with running water, whether they be natural or artificial.

Flooding due to rain

The unexpected and rapid accumulation or movement of water from heavy rains that reach at least 85% of the historical maximum rains for the zone for the last ten years, measured in the closest meteorological station.

Foundation

Part of a building under ground level or under the first level to which there is access made with masonry of reinforced concrete, steel or concrete transfers the load it supports to an underground structure.

Franchise

Franchise is understood to be the amount paid by the Insured in the case of a loss due to a risk covered by the Policy. If the amount of the loss is greater than such amount, the Company shall settle the complete loss, or up to the limit established for each kind of coverage affected.

Freezing

Climatic phenomenon consisting in the unexpected drop in the atmospheric temperature to levels below the freezing point of water at the place of the event.

Furs

Of animal origin and prepared chemically so as to become a strong, flexible and resistant material after putrification.

Gold and silver work

Objects to be displayed or for adornment created with metals, primarily gold and silver.

Hail

Frozen precipitation that falls with force in the form of hard and compact ice crystals. This item also includes damages caused by the obstruction of water runoff by hail.

Hurricane

Flow of a great magnitude of water and air is a circular path around a low pressure center over the ocean or land with a peripheral direct impact wind speed equal to or greater than 118 km per hour that has been identified as such by a duly authorized body.

Hydro-Metrological Phenomena

The term hydro-meteorological phenomena is understood to jointly refer to the following risks: Hurricane, storm winds, hail, freezing, snow, tsunamis, flooding, flooding by rain, mudslides and tidal wave.

Insurance Agreement

Agreement entered into under which the Company commits, by means of the payment of a premium, to correct damage or pay an amount of money after verifying the even foreseen under the agreement.

The policy and the versions of such, the request and the general conditions form part of the insurance agreement entered into by and between the Contracting party and the Company.

Insured Amount

Is the value defined for a coverage, specific asset or determined risk as the maximum amount that the Company is required to pay at the time of a loss. The Insured Amount for is kind of coverage is recorded in the specifications of the Policy.

Insured or Beneficiary

In the individual or corporate entity to which the rights derived from thee Insurance Agreement correspond.

Insurer

HDI Seguros, S.A. de C.V., issuing entity of this Policy, called the "Company" and which, in its position as insurer and by means of the coverage of the Premium, assumes coverage of the risks object of this agreement, according to the conditions of the Policy.

Jewelry

Objects to be used for personal adornment created with combinations of metals and/or precious stones, pearls or fi ne stones.

Leaded glass

Also called stained glass. A surface made up of glass of different colors jointed with pieces of lead and that covers a window pane, generally found in mansions, churches or palaces.

Loss

Event causing losses and/or damages to the insured assets and which results in a settlement by the Company in the terms of this policy.

Malice

Fraudulent or deceitful attitude adopted to damage the other contractor or the Insurance Company

Mirrors

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

Moon

Glass that is placed over a mirror or display cabinet

Mudslides

Sliding of mud caused by flooding or rain, as defined in these definitions.

Natural deposits or currents of water

Those that come from influents, rivers, springs, creeks or arroyos, water contained in lakes or lagoons.

Obsolete

Not used in the present day, that is clearly old, antique, unused or inappropriate to current circumstances.

Pair

Group of two items or equal pieces

Policy

Document issued by the Company establishing the rights and obligations of the parties.

Property

Set of principal material constructions and their accessories with their fixed installations (water, gas, electricity, refrigeration and others pertaining to the building), excluding the foundations and other construction below floor level of the lowest floor.

False roofs, fixed carpets, tapestries and wood adhered to the floor, walls or ceiling are considered to be part of the property, as well as walls and barriers separate from the building and additional constructions on the same lot.

In the case of properties under the condominium regime, the proportional parts of the communal elements of the property are also included.

Real value

Real value is understood to be the replacement value of the insured asset, less physical depreciation for its use.

Removal of Debris

Is the dismantling, demolition, cleaning, transport and other actions taken that are necessary for the insured assets or damaged assets to be in a condition to be repaired or reconstructed.

Replacement value

The loss to be settled is defined as the amount that would be required at the time of the loss for the construction, repair, acquisition or installation, as applicable, of real or personal property for another asset of the same kind, quality, size or capacity, without considering any reduction for physical depreciation, use or obsolescence and including the cost of shipping, mounting or installation expenses and customs fees, when applicable.

Retaining walls

The walls that confine and retain the land which may be under the level of the lowest accessible floor and that also serve as foundations and can be independent and found outside of a building without receiving any load and not connected to the structure of a building.

Runoff

Related to rain water that can accumulate on the roof, patios or in drainage tubes.

Set

Group of items or pieces that are used together and are equal or similar in kind and/or size and/or quality.

Snow

Precipitation of ice crystals in the form of flakes.

Storm winds

Winds that reach at least the category of a tropical storm according to the Beaufort scale or that are higher than 50 km per hour.

Tidal wave

Alteration of the ocean causing its level to raise excessively due to a meteorological disturbance combined with a decrease in atmospheric pressure and a shear force on the surface of the ocean caused by winds.

Topographic depression

Relief zone situated at a level lower than the neighboring surfaces.

Tsunami

Violent agitation of the waters of the ocean as a result of the shaking of its base which reaches the coasts and causes flooding.

Unforeseeable event

An event that occurred without the intervention of human will

Volcanic Eruption

Emission, frequently violent, of solid, liquid or gaseous materials from deep under the earth's surface through a crack or crater.

Water runoff

Water runoff is understood to be the pathway installed on the roof at ground level used to move runoff water from the roof and/or between floors.

Language

The English text of this policy is a courtesy translation. The Spanish text contains the official conditions of this contract, and in the event of any conflict, the Spanish text shall prevail.

HDI SEGUROS, S.A. DE C.V. (hereinafter the “Company”), in conformity with the Specific Conditions, the Special Conditions and the General Conditions of the HOME PROTECTION insurance and in consideration of the statements made by the applicant of this insurance (hereinafter the “Insured”) which constitute the bases of this Agreement, hereby grants to the individual or corporate entity indicated on the cover of this Policy, coverage of the assets and against the risks mentioned below.

The Specific Conditions of the policy have precedence over the General Conditions and the Special Conditions of such.

ASSETS AND RISKS COVERED

A. SECTIONS I BUILDING FIRE AND II CONTAINED FIRE

A.1 ASSETS COVERED

A.1.1.- BUILDING

In the case that this Section is contracted and an Insured Amount is assigned on the cover of the Policy, the Company shall protect the building owned by the insured destined for use as a residence, the location of which is established in the policy as location of the risk.

Without exceeding the Insured Amount contracted for this Section, the following is covered:

- A.1.1.1. The set of materials, principal and accessory constructions destined to specific rooms (such as fences, pools, outdoor patios, outdoor stairs, separate retaining walls and additional constructions within the same insured property).
- A.1.1.2. The fixed installations for water, gas, electricity, heating, cooling, sanitary installations, telephone, security systems, such as, pipes, cables, control panels, elevated tanks, devices and permanent equipment fixed to the building.
- A.1.1.3. Built-in kitchens, carpets, radio and television antennas fixed to the building.
- A.1.1.4. The foundation and water cisterns
- A.1.1.5. In the case of a property under the condominium regime, the proportional parts of the common elements and/or areas are included.

A.1.2.- CONTENTS

In the case that this Section is contracted and an Insured Amount is assigned on the cover of the Policy, the Company shall protect the contents while they are in the building destined to be used as a residence, the location of which is established in the Policy as location of the risk when such assets are property of the Insured, his or her family members or other individuals that permanently reside at the same address or that are in the possession of such and such coverage shall also extend to cover assets outside of the address, as described in point A.1.2.3. the following types of assets are covered:

- A.1.2.1. Household goods such as personal property, belongings, clothes and other objects or goods for domestic or family use.
- A.1.2.2. Electronic equipment, electrical and electric-mechanical appliances used in a residence.
- A.1.2.3. Assets property of the insured when they are at a drycleaner and/or laundromat and/or tailor and/or shop for their repair in locations within Mexico or in transit to and/or from such locations and the

Insured's domicile for which the unit or set value is equal to up to 100 DSMGVDF at the time the loss occurs for up to **a maximum of 500 DSMGVDF per claim.**

- A.1.2.4. Improvements and/or adaptations made to the property when such property is rented by the insured.
- A.1.2.5. Jewelry and art objects or articles difficult to replace such as paintings, sculptures, tapestries, antiques, silver articles, collections of any kind and furs, with a maximum limit per piece or set of 750 DSMGVDF.
- A.1.2.6. In the case of a property under the condominium regime, the proportional parts of the common devices and equipment are included.

A.1.3. EXCLUDED ASSETS THAT CAN BE COVERED BY MEANS OF EXPRESS AGREEMENT

A.1.3.1. Jewelry and art objects or articles that are difficult to replace mentioned in point A.1.2.5 of "Covered Assets" the unit or set value of which is greater than or equal to 750 DSMGVDF at the time the policy is contracted.

A.1.4 EXCLUDED ASSETS

In no case shall the following assets be covered:

- A.1.4.1. Bases of the construction under ground level, except the foundation and water cisterns.**
- A.1.4.2. Ingots of precious metals and unmounted stones.**
- A.1.4.3. Titles, obligations or documents of any kinds, postal stamps or official seals, accounting books or other commercial books, manuscripts, blueprints, maps, drawings, patterns, models or molds and any information recorded on cassettes or diskettes.**
- A.1.4.4. Motorized boats, airplanes or land vehicles that require license plates, operating license and registration for operation.**
- A.1.4.5. Articles for commercial, professional or industrial use and application with which the insured carries out lucrative activities.**
- A.1.4.6. Items in disuse.**

A.2. COVERED RISKS

A.2.1.-COMPREHENSIVE COVERAGE

The damages caused to the Covered Assets by the risks mentioned below are covered:

- A.2.1.1. Fire and/direct impact of lightning, as well as expenses for fire extinguishing
- A.2.1.2. Explosion that occurs on or off the insured property that damages the Covered Assets, includes the explosion of domestic devices inside the insured location.
- A.2.1.3. Strikers or individuals participating in strikes, labor disturbances, mutinies or public disturbances or by individuals with bad intentions while such events are taking place, or caused by the repression measures taken by Authorities.
- A.2.1.4. Vandalism and damage caused by the actions of individuals with bad intentions (acts carried out by an individual or individuals outside of the cases of strikes, public uprisings, civil unrest that intentionally cause physical damage to the insured assets).
- A.2.1.5. Collision of airplanes or objects falling from them.
- A.2.1.6. Collision of motorized vehicles.
- A.2.1.7. Damages or losses caused by the collision of vehicles or airplanes property of the insured or in the possession of such or property or rental services.

- A.2.1.8. Damages or losses caused by smoke or soot.
- A.2.1.9. Breaking or accidental leaks in tubes or supply systems for water or steam located within the limits of the property mentioned on the cover or in the specifications of the Policy.
- A.2.1.10. Accidental discharges or leaks of water or water vapor from domestic equipment or devices, including refrigeration systems or air-conditioning or heating systems.
- A.2.1.11. Falling of trees or portions thereof.
- A.2.1.12. Falling of parabolic antennas, radio antennas or signs.

A.2.2.-EXCLUDED COVERAGE AND CLAUSES THAT CAN BE COVERED BY MEANS OF EXPRESS AGREEMENT APPLICABLE TO SECTIONS I AND/OR II

The following risks shall only be covered when they appear as protected on the cover of the Policy and they are assigned an Insured Amount.

- A.2.2.1. Endorsement of Hydro-Meteorological Coverage, according to the terms and conditions of Endorsement HDIFEH01 specified on the cover of the Policy.**
- A.2.2.2. Endorsement of Earthquake and/or Volcanic Eruption Coverage, according to the terms and conditions of Endorsement HDITEV02 specified on the cover of the Policy.**
- A.2.2.3. Endorsement All Risk, Loss or Damage Coverage, according to the terms and conditions of Endorsement HDITOR03 specified on the cover of the Policy.**
- A.2.2.4. First Risk Insurance, according to the terms and conditions of Endorsement HDI1RR04 specified on the cover of the Policy.**
- A.2.2.5. Endorsement of Automatic Increase of Insured Amount, according to the terms and conditions of Endorsement HDIAUA05 specified on the cover of the Policy.**
- A.2.2.6. Automatic Coverage for Known Points, according to the terms and conditions of Endorsement HDIAUT06 specified on the cover of the Policy.**

A.3. SPECIAL CONDITIONS APPLICABLE TO SECTIONS I AND II

Subject to the General and Specific Conditions of the Policy, the Company agrees to grant the following Special Conditions:

A.3.1. REPLACEMENT VALUE FOR BUILDING AND CONTENTS

When protected by means of express agreement and with the corresponding specification noted in the Policy, it shall be subject to the following:

A.3.1.1. Scope of the coverage.

Subject to the General Conditions of the Policy and the specifications of the Additional Coverage as well as the Special Conditions of this endorsement, the latter of which have precedence over the two preceding items when they conflict, the Company agrees in the case of protected loss of the assets subject to this endorsement that the Replacement Value must be equal to the amount established below.

For partial losses, in the case of contents consisting of various parts, the settlement shall be limited to the portion of such that suffered the loss compared to the total replacement value of the asset.

A.3.1.2. Definition of Replacement Value.

The term Replacement Value means the amount required for the construction and /or repair in the case of real property and/or acquisition, installation or repair in the case of contents of an item of the same kind, quality, size and/or production capacity as the insured assets, without considering any deduction whatsoever for physical depreciation, but including the cost of shipment, customs and mounting expenses, when applicable.

A.3.1.3. Valuation of the Assets.

It is a requirement for the contracting of this endorsement to carry out a valuation or, in its absence, the application of a value updating system offered by the Company as a guide for establishing the Insured Amount.

A.3.1.4. Insured Amount.

Anywhere where the term Insured Amount appears printed in the policy attached to this endorsement can be substituted by the term Replacement Value, as defined in the second clause.

A.3.1.5. Clause 4a Compensable Proportion

In partial losses, if the Insured Amount of the Policy is less than the replacement value at the time of the claim, **Clause 4a. of the General Conditions** of the Policy shall be applied.

A.3.1.6. Procedure in the case of Loss

The insured expressly accepts, in the case of loss and after having agreed on the settlement, that the Company settle the amount of the assets for their real value and, with respect to the difference between this value and the replacement value, this amount shall be settled when the insured provides proof of payment of a minimum of 50% of the cost of the construction, reconstruction and/or repair works in the case of contents.

A.3.1.7. Exclusions.

In no case shall the Company be responsible under this Clause:

A.3.1.7.1. For any additional expense derived from the need or desire of the insured to build or replace assets damaged in a location other than that in which they were located at the time of the loss.

A.3.1.7.2. For any additional expense in excess of the replacement value caused by laws or rules controlling the construction, repair or replacement of the damaged assets.

A.3.1.7.3. For the difference between the Real Value and the Replacement Value in the case of loss or damage affecting permanently damaged and useless assets or those that are not constructed, reconstructed, replaced or repaired, whether they be buildings or contents.

A.3.1.7.4. For any amount greater than the Replacement Value of the damaged part or parts when the loss or damage affects one of these parts of a covered asset which requires the use of several parts for its use.

A.3.2. ERRORS OR OMISSIONS

It is hereby understood and agreed that any accidental error or omission in the description of the insured assets shall not undermine the interests of the Insured, as it is the intention of this document to provide protection at all times, without exceeding the limits established in the Policy and without considering any additional coverage or location. Therefore, any accidental error or omission shall be corrected upon discovery and, in the case that the error or omission merits it, the corresponding adjustment shall be made to the Premium.

A.3.3. WITHDRAWAL OF INVENTORIES AT 10%

In order to facilitate settlement in the case of loss, the Company shall not require the Insured to provide any appraisal of the damaged property if the total claim protected under the risks specified in the Policy does not exceed 10% of the Insured Amount for each Section protected by the Policy.

A.3.4. AUTOMATIC REINSTATEMENT OF THE INSURED AMOUNT TO 100%

All settlements paid by the Company shall automatically reduce the Insured Amount of any of the Sections of this Policy affected by the claim. However, the Company agrees to automatically reinstate the Insured Amounts affected by the claim by means of the corresponding Premium.

A.3.5. PERMISSION

The Insured is granted permission, with no time limit and without prior notice, to carry out additions, alterations and repairs and to work at any time, suspend work at any time, to leave empty or unoccupied any location, to carry out any work or to have possession of and use all articles, materials, provisions and devices that may be necessary for the normal occupation of the property.

The Insured is required to proceed with due diligence minimize or lessen the risk.

A.3.6. AUTHORIZATION TO REPLACE, RECONSTRUCT OR REPAIR.

In the case of loss meriting settlement under the risks covered in the Sections protected by this Policy, the Insured may, prior written notice to the Company, opt to replace or dispose of the damaged assets to immediately start on their repair or reconstruction, be it at the same site at which the asset was located or in a different location to use them for other applications, **in the understanding that such works will be carried out with materials of the same quality, kind, size and characteristics as they had at the time of the loss, and in no case exceeding the Insured Amount.**

A.3.7. ACTS OF AUTHORITY

In the case of a loss resulting from one of the risks covered by the Policy, the direct damage caused to the insured assets by destructive acts carried out by legally authorized authorities in order to avoid outbreaks or in compliance with human duty shall also be compensable.

A.3.8. TRANSLATION

Spanish shall always be the language used for the legal interpretation of the conditions printed or written in this Policy.

A.4 EXCLUDED RISKS

It is hereby understood and agreed that this Policy shall in no case cover not does it refer to:

A.4.1. Fermentation, inherent vice or any heating or drying procedure to which the assets were submitted, unless the damage is caused by the carrying out of any of the risks covered by this Policy in the last two cases.

- A.4.2. Loss of assets as a result of theft occurred during the loss.**
- A.4.3. Filtrations through the foundations of the floors or retaining walls caused by underground or freatic water or the fracturing of such foundations or walls, as well as the obstructions, inadequacies, deficiencies, breaking or any other cause of the drainage systems (be they property of the insured or not) caused by rain.**
- A.4.4. Smoke or soot to fi replaces or industrial or domestic devices.**
- A.4.5. Smoke or soot from fi replaces or industrial or domestic devices within the insured property when such devices do not have smoke pipes or a chimney.**
- A.4.6. Theft committed by the Insured's personnel or by third parties during strikes, or individuals participating in strikes, labor disturbances, mutinies or public disturbances or caused by the repression measures taken by Authorities.**
- A.4.7. Theft committed by the Insured's personnel or by third parties during acts of vandalism and damages due to the actions of individuals with bad intentions, or caused by the repression measures taken by authorities (acts carried out by an individual or individuals outside of the cases of strikes, public disturbances or civil unrest that intentionally cause physical damage to the insured assets).**
- A.4.8. Damages caused by falling or pruning trees or cutting branches carried out by the Insured.**

A.5. INSURED AMOUNT

Total Values

The insured amounts have been set by the Insured and they are not proof of the existence or the value of the covered assets and only represent the base used to limit the Company's maximum liability.

The Insured Amount must represent 100% of the Replacement Value of the Covered Assets in Sections I and II. Therefore, in the case of a loss for which the Insured Amount is less than the Replacement Value of the assets, the point established in **Clause 4a of the General Conditions** shall be applied.

A.6. PARTICIPATION OF THE INSURED

For each and every compensable loss, the insured shall have to cover an amount for the Deductible which is stipulated in the table of specifications of the Insured's participation.

B. SECTION III CONSEQUENTIAL LOSSES

B.1. COVERED RISKS

In the case that this coverage is contracted and appears expressly in the specification of the Policy, when the Insured Assets of sections I and/or II physical damages as a result of one of the Covered Risks of sections I and/or II "as contracted on the cover of the policy" they are protected up to the Insured Amount established on the cover or in the specifications of the Policy against the following:

B.1.1. REMOVAL OF DEBRIS

B.1.1.1. COVERAGE

The payment of expenses for demolition, removal of debris, cleaning or transportation caused by the occurrence of any of the risks protected by sections I and/or II as they are contracted on the cover of the policy is included under this coverage.

The Company's maximum limit of liability for this coverage is stated in the specifications of the Policy and expressed as a percentage applicable to the Insured Amount of Sections I and II (Fire Building and Fire Contents).

B.1.1.2. EXCLUSIONS

This coverage shall not have effect when the removal of debris results from the insured assets being damaged by goods not covered, when it is required by order of the Authorities legally recognized, by means of their functions, to demand such or by decision of the Insured without the insured assets having been affected by any of the covered risks, as well as for the exclusions stated in the conditions of this policy for sections I and II or for the Additional Coverage of Hydro-Meteorological risks or Earthquake and/or Volcanic Eruption risks.

B.1.1.3. INSURED AMOUNT

The Insured Amount for this coverage operates based on First Risk per event and in the annual aggregate.

B.1.1.4. PARTICIPATION OF THE INSURED

For each and every compensable loss, the insured shall have to cover an amount for the Deductible which is stipulated in the table of specifications of the Insured's participation.

B.1.2.

B.1.2.1. COVERAGE

The payment of expenses is covered for the items listed below when the insured property is in unlivable conditions requiring the Insured to move to another residence or order to continue with the standard of living he or she had at the time of the loss when such conditions are caused by any of the risks protected by sections I and/or II, as contracted on the cover of the Policy.

The Company's maximum limit of liability for this coverage is stated in the specifications of the Policy and expressed as a percentage applicable to the Insured Amount of Sections I and/or II (Fire Building and Fire Contents).

The items covered by this Policy are: moving expenses, rental of a hotel or guest house or apartment or house, temporary storage expenses or household goods, including the cost of transportation insurance.

In the case that the Insured rents the property, the settlement for the rental of house or apartment, guest house or hotel shall correspond to the difference between the new rent and the rent paid up to the date of the loss.

The protection granted by this coverage operates only during the time required to reconstruct the insured property or for the Insured to permanently settle at another location and the maximum number of months is stipulated in the Policy's specifications, regardless of whether part of this period is not part of the term of this Policy.

B.1.2.2. EXCLUSIONS

B.1.2.2.1. This coverage shall not have effect when the Extraordinary Expense result from the insured assets being damaged by goods not covered, when it is required by order of the Authorities legally recognized, by means of their functions, to demand such or by decision of the Insured without the insured assets having been affected by any of the covered risks, as well as for the exclusions stated in the conditions of this policy for sections I and II or for the Additional Coverage of Hydro-Meteorological risks or Earthquake and/or Volcanic Eruption risks.

B.1.2.2.2. The payment of deposits, bonds, taxes or any other similar payment.

B.1.2.2.3. The payment of electricity, water, telephone and gas services or any other similar service.

B.2.3. INSURED AMOUNT

The Insured Amount for this section operates based on First Risk per event and in the annual aggregate.

B.2.4. PARTICIPATION OF THE INSURED

For each and every compensable loss, the insured shall have to cover an amount for the Deductible which is stipulated in the table of specifications of the Insured's participation.

C. SECTION IV FAMILY CIVIL LIABILITY

In the case that this coverage is contracted and appears as protected on the cover of the Policy or in its specifications, the Company grants the following coverage:

C.1. COVERAGE

Civil liability for acts or non-criminal omissions incurred by the Insured for which he or she is civilly liability and that cause the death of third parties or are a detriment to their health or the deterioration or destruction of their assets.

C.2. THE COMPANY COMMITS TO:

C.2.1. The payment damages, losses and resulting pain and suffering for which the Insured is responsible according to the applicable legislation for civil liability in force in Mexico, or foreign legislation in the case of family trips abroad and in conformity with that established in this section.

C.2.2. The payment of the expenses for the Insured's defense, including, among others:

C.2.2.1. The payment of the amount of the premiums for legal bonds that the Insured must provide as guarantee for the payment of the amounts claimed for civil liability covered by this policy.

C.2.2.2. The payment of the expenses, costs and legal interest that must be paid by the Insured for legal ruling or arbitral decisions.

C.2.3. The payment of the expenses incurred by the Insured as a result of processing and settling the claims.

C.3. LIABILITIES COVERED:

C.3.1.- FAMILY ACTIVITIES AND PROPERTIES:

Civil liability is insured for damages to third parties derived from private family activities as lessee and/or owner of the apartment or residential house, specifically but not limited to the following:

- C.3.1.1. As head of the family.
- C.3.1.2. As lessee and/or owner of one or several apartments or residential houses (including those used on weekends or vacations) and their garages, yards, pools, antennas, security installations and other belongings and accessories.
- C.3.1.3. For damages caused by an accidental or unforeseen water leak.
- C.3.1.4. As a result of playing sports as an amateur.
- C.3.1.5. As a result of the use of bicycles, skates, pedal or row boats and non-motorized vehicles.
- C.3.1.6. For the possession or use of bladed weapons, air or fire weapons for use in hunting or target shooting when such use and possession is legally authorized.
- C.3.1.7. As the owner of domestic animals for hunting or guarding, inside and outside of the insured residence.
- C.3.1.8. During school trips, vacations or pleasure trips within Mexico.
- C.3.1.9. During cultural and recreational activities at movie theaters, theaters and public shows, visits to stores and malls, social visits to relatives and friends and other private activities outside of the Insured's domicile.
- C.3.1.10. For damages caused to the common areas of the condominium specified in the policy in the case that the insured is the owner of such and discounting the percentage of the complete amount corresponding to the Insured as the partial owner of such common areas.
- C.3.1.11. For accidents caused by his or her domestic workers as a result of gross negligence or unintentional carelessness related to the obligations imposed by **articles 55 and 57 of the Social Security Law**.

C.3.2. FAMILY TRIPS ABROAD

Civil liability is insured that is incurred by the Insured for damages to third parties derived from claims occurring during private or study trips or pleasure vacations outside of Mexico.

C.3.3. DOMESTIC WORKERS

This section extends to cover the following liabilities derived from the activities of domestic workers:

- C.3.1.12. For accidents suffered by the Insured's domestic workers during the performance of their duties causing bodily injury or death.
- C.3.1.13. For damages to third parties caused by domestic workers, provided that the damage occurs during the performance of their work duties in the service of the Insured.
- C.3.1.14. For damages to third parties caused by temporary domestic workers hired by the insured, provided that the damage occurs during the performance of their work duties in the service of the Insured.

C.3.4. INSURED INDIVIDUALS

C.3.4.1. The Insured is the person whose name and domicile are indicated in the policy and this individual is covered for civil liability for:

- C.3.4.2.1. His or her own actions.
- C.3.4.2.2. The actions of children in his or her legal custody.
- C.3.4.2.3. Acts of disabled individuals under his or her protection.

C.3.4.3. This insurance extends to cover the personal civil liability of:

C.3.4.3.1. The Insured's spouse

C.3.4.3.2. The children, wards and disabled individuals in legal custody of the Insured.

C.3.4.3.3. The parents of the Insured or those of his or her spouse, only in the case that they reside permanently with the Insured and depend on him or her economically.

C.3.4.3.4. Overage children who, due to their studies or unmarried civil status, still live permanently with the Insured and depend on him or her economically.

The individuals stated above (with the exception of domestic workers) shall in no case be considered third parties for purposes of this coverage.

C.3.5. LESSEE CIVIL LIABILITY

In the case that this coverage is contracted and appears as protected on the cover of the Policy or in its specifications, the Company grants the following coverage:

The Company shall cover the civil liability incurred by the Insured for damages to the property in which he or she resides, the location of which is stated on the cover of the Policy, as a lessee, provided that such damages result from fire and/or explosion for which he or she is civilly liable. This coverage and the family civil liability operate with a single Insured Amount which shall be the maximum limit for the settlement of damages caused by either or both of these events.

C.4. MAXIMUM LIMIT OF LIABILITY

The maximum limit of liability for this Section is established on the cover of the policy **and operates as a single Insured Amount for the various risks protected by the coverage.**

The payment of the expenses of the Insured's defense in Mexico is covered as a sub-limit, **which does not exceed 50% of the Insured Amount stipulated on the cover of the policy.**

The Insured Amount contracted operates on First Risk and shall be the Company's maximum limit of liability for one or all of the claims that that could occur during the term of the policy.

The occurrence of damage several times during the term of the policy due to the same cause shall be considered to be a single claim which shall, in turn, be considered to have taken place at the time the first damage in the series takes place.

C.5. EXCLUDED RISKS

It is hereby understood and agreed that the coverage of Family Civil Liability shall in no case protect:

C.5.1. Liability resulting from lack of compliance with contracts or agreements and their corresponding replacement benefits.

- C.5.2. Liability derived from the use, ownership or possession of motorized boats, airplanes and land vehicles. The above exclusion does not apply in the case of motorized land vehicles whose use is limited to the interior of the insured property and that do not require license plates to be used in open spaces.**
- C.5.3. Damages resulting from participation in bets, races, contests or sporting competitions of any kind or in the preliminary testing of such.**
- C.5.4. Damages derived from the exploitation of an industry or business, the exercising of an occupation, profession, remunerated service or office even when they are of an honorary nature.**
- C.5.5. Liabilities resulting from restoration and remodeling works.**
- C.5.6. Payment of premiums for bonds and/or bail necessary for the freedom of the Insured.**
- C.5.7. All claims which are or represent fines, penalties or punishments, such as those required to cover punitive damages, vindictive damages, exemplary damages or others with similar terminology.**
- C.5.8. Claims for damages that are purely patrimonial (financial damage with no physical damage).**
- C.5.9. Liabilities derived from damages caused maliciously by the Insured or with his or her complicity.**
- C.5.10. Liabilities for damages caused by the Insured's spouse, parents, children, parents in-law or brothers or sisters in law or other relatives that permanently reside with the Insured.**
- C.5.11. Liabilities attributable to the Insured according to the Mexican Labor Law, the Social Security Law or any other complementary provision to such laws, with the exception of article 55 of the Social Security Law and complementary provisions to such.**
- C.5.12. Liabilities for damaged caused due to inconsistency, collapse.**
- C.5.13. Claims derived from unforeseeable circumstances and/or force majeure.**

C.6. PARTICIPATION OF THE INSURED

For each and every compensable loss, the insured shall have to cover an amount for the Deductible which is stipulated in the table of specifications of the Insured's participation.

D. SECTION V BREAKING OF GLASS

In the case that this coverage is contracted and appears as protected on the cover of the Policy or in its specifications, the Company grants the following coverage:

D.1 ASSETS COVERED

Without exceeding the Insured Amount contracted for this Section, the windows, as well as glass and/or acrylic domes installed in the property described on the cover of this Policy are covered, **provided that they are a minimum of 4 mm thick.**

D.2. ASSETS EXCLUDED THAT CAN BE COVERED BY MEANS OF EXPRESS AGREEMENT

The following assets shall only be covered when they appear as protected on the cover of the Policy and they are assigned an Insured Amount:

D.2. 1. Decorated glass such as: silver, gold, tinted, painted, engraved, cut, labeled, enhanced and similar types provided they have a minimum thickness of 4 mm.

D.2. 2. Leaded glass, provided it has a minimum thickness of 4 mm.

D.2. 3. Correctly installed moons, mirrors, fixed covers and glass in cabinets, provided they have a minimum thickness of 4 mm.

D.3. COVERED RISKS

In the case that this coverage is contracted and appears as protected on the cover or in the specifications of the Policy, the Company shall cover the accidental breaking of the assets protected by this Section, including the payment or replacement of such and the installation expenses.

D.4. EXCLUDED RISKS

The Coverage of Broken Glass shall in no case protect:

D.4.1. Damage to windows, moon or mirrors less than 4 mm thick.

D.4.2. Damages due to scratches, marks or other superficial defects to glass of any thickness.

D.5. INSURED AMOUNT

The Insured Amount for each point operates based on First Risk per event and in the annual aggregate.

D.6. PARTICIPATION OF THE INSURED

For each and every compensable loss, the insured shall have to cover an amount for the Deductible which is stipulated in the table of specifications of the Insured's participation.

E. SECTION VI THEFT WITH VIOLENCE AND/OR ASSAULT

In the case that this coverage is contracted and appears as protected on the cover of the Policy or in its specifications, the Company grants the following coverage:

E.1. ASSETS COVERED

Without exceeding the Insured Amount contracted for this Section, the following is covered as a single and combined limit:

E.1.1. Household goods and other contents belonging to the residence property of the insured or any permanent member of his or her family, servants or guests that do not pay support or lodging **and that are inside the insured property.**

- E.1.2. Jewelry, costume jewelry, watches, collections of any kind and art **objects with a maximum limit per article or set of up to 500 DSMGVDF at the time of the loss.**
- E.1.3. Electronic equipment, appliances and sporting equipment **with a limit per piece of equipment or set of up to 750 DSMGVDF at the time of the loss.**
- E.1.4. Money and valuables, including grocery vouchers, inside and outside of the insured's domicile **with a maximum limit of 100 DSMGVDF at the time of the claim.**

E.2. ASSETS EXCLUDED THAT CAN BE COVERED BY MEANS OF EXPRESS AGREEMENT

- E.2.1. Jewelry, costume jewelry, watches, collections of any kind and art objects with a maximum limit per article or set of greater than 500 DSMGVDF at the time of the loss. **A list of the assets is required, indicating a detailed description and individual Insured Amount.**
- E.2.2. Electronic equipment, appliances and sporting equipment with a limit per piece of equipment of greater than 750 DSMGVDF at the time of the loss.
- E.2.3. Money and valuables, including grocery vouchers, inside and outside of the insured's domicile with a limit greater than 100 DSMGVDF at the time of the claim.

E.3 EXCLUDED ASSETS

The coverage of Theft with Violence and Assault shall in no case cover:

- E.3.1. Ingots of gold or silver, unmounted stones, documents of any kind, whether they be negotiable or non-negotiable, postage stamps or official seals, checks, letters, promissory notes, accounting books or other commercial books, manuscripts, blueprints, maps, drawings, patterns, models or molds and any information recorded on cassettes or diskettes.
- E.3.2. Assets in the patio, roof, garden or in another outdoor location.
- E.3.3. Items in disuse.

E.4. COVERED RISKS

In the case that this coverage is contracted and it expressly appears on the cover of the policy, the Covered Assets of this section property of the insured or any permanent member of his or her family, servants or guests that do not pay support or lodging and that are inside the insured property shall be protected against the following risks:

- E.4.1. Theft with violence of which visible signs are left on the insured property or its contents.
- E.4.2. Theft with violence of money and valuables of which visible signs are left on the insured property or its contents, provided that the doors of the safes or vaults always remain perfectly closed with a combination lock and that the opening or removal of such is carried out with the use of violence that leaves a visible trace.
- E.4.3. Theft by assault in the property by means of physical or threats.
- E.4.4. The material damages suffered by the real or personal property resulting from the violence used in the intent or act of robbery.

E.4.5. Robbery by assault of money and valuables, including grocery vouchers, outside of the insured's domicile with the use of physical violence or threats is also covered.

E.5. EXCLUDED RISKS

The Theft with Violence and Assault section shall in no case cover:

E.5.1. Robbery without violence, loss, misplacement or disappearance.

E.5.2. Robberies in which individuals participate that are the civil responsibility of the Insured.

E.5.3. Robbery caused by the insured's beneficiaries or assignees or the legal representatives of either.

In addition to the above exclusions, in the coverage of money and valuables the following is excluded:

E.5.4. The robbery or breach of trust of domestic employees in the Insured's service, of individuals for whom the Insured is civilly responsible, as well as the individuals that live at the residence.

E.5.5. Losses directly caused by looting carried out during or after a hydro-meteorological phenomenon or earthquake causing such acts to be carried out to the detriment of the insured.

E.5.6. Money and valuables in the possession of the Insured property of companies belonging to third properties, companies' property of the insured or third parties those are under his or her control and custody.

E.6. INSURED AMOUNT

The Insured Amount operates based on First Risk per event and in the annual aggregate.

E.7. PARTICIPATION OF THE INSURED

For each and every compensable loss, the insured shall have to cover an amount for the Deductible which is stipulated in the table of specifications of the Insured's participation.

F. SECTION VII ELECTRONIC EQUIPMENT AND/OR APPLIANCES

In the case that this coverage is contracted and appears as protected on the cover of the Policy or in its specifications, the Company grants the following coverage:

F.1. ASSETS COVERED

Without exceeding the Insured Amount contracted for this Section, the electronic equipment and/or appliances property of the residence are covered.

F.2 EXCLUDED ASSETS

This policy does not cover the losses or damages caused to:

- F.2.1. Equipment and devices that have been welded, patched or in any way provisionally repaired.**
- F.2.2. Wearable pieces of rubber or plastic, changeable pieces, filters, pans, as well as all kinds of unfixed glass and pewter.**
- F.2.3. Fuel, lubricants, means of refrigeration and other means of operation not covered by this policy.**
- F.2.4. Electronic Equipment and/or Appliances and/or electric-mechanical appliances in disuse.**
- F.2.5. Home-made equipment and machinery**

F.3. COVERED RISKS

In the case that this coverage is contracted and appears as protected on the cover of the Policy or in its specifications, the Company grants coverage to the following Covered Assets in this section against the following risks:

- F.3.1. Lack of skill, carelessness or sabotage by the Insured's domestic personnel or strangers.**
- F.3.2. The direct actions of electricity as a result of short-circuits, voltaic arches and other similar effects, as well as material damage due to the indirect actions of atmospheric electricity.**
- F.3.3. Errors in design, construction defects, smelting and use of defective materials.**
- F.3.4. Labor defects and incorrect installation.**
- F.3.5. Breaking due to centrifugal force.**
- F.3.6. Foreign bodies in the insured assets**
- F.3.7. Explosion of insured assets. Explosion of a piece of equipment shall be understood to be the breaking or rupture as a result of the expansion of gases, vapors or liquids contained in it resulting in an imbalance between the internal and external pressure of the equipment.**
- F.3.8. Other damage to insured assets, except those considered in Excluded Risks of the General Conditions applicable to all sections and the Excluded Risks of this section.**

F.4. EXCLUDED RISKS

It is hereby understood and agreed that the coverage of Electronic Equipment and/or Appliances shall in no case protect:

- F.4.1. Defects existing at the start of the insurance of which the Insured or his or her legal representative is aware.**
- F.4.2. Fire, fire extinguishing, collapse or removal or debris after a fire, direct impact of lightning, chemical or nuclear explosions, radioactive contamination and robbery of all kinds.**
- F.4.3. Natural phenomena such as: earthquake, tremor or volcanic eruption, hurricane, cyclone, storm, wind, freezing, hail, flooding, overflow and raising of the water level, seepage, flooding and shifting of earth or rocks.**
- F.4.4. Progressive weakening or deterioration as a result of normal use or operation, cavitation, erosion, corrosion, rusting or embedment.**
- F.4.5. Loss or damage due to theft with violence and assault.**
- F.4.6. Loss or damage due to theft without violence, theft and disappearance.**
- F.4.7. Interruption or failure in the supply of electricity, gas or water of the public network.**
- F.4.8. Equipment maintenance expenses.**

F.4.9. Damages to equipment and devices that have been welded, patched or in any way provisionally repaired.

F.4.10. Damages to wearable pieces of rubber or plastic, changeable pieces, filters, pans, as well as all kinds of unfixed glass and pewter.

F.5. INSURED AMOUNT

The Insured Amount for this insurance must correspond to the Replacement Value of each and every one of the Insured Assets of this Section.

F6. PARTICIPATION OF THE INSURED

For each and every compensable loss, the insured shall have to cover an amount for the Deductible which is stipulated in the table of specifications of the Insured's participation.

G. SECTION VIII. ASSISTANCE SERVICES

In the case that this coverage is contracted and appears as protected on the cover of the Policy or in its specifications, the Company grants the following coverage:

G.1. ASSISTANCE AT HOME

The assistance at home services include:

- G.1.1. Emergency service
- G.1.2. Support service
- G.1.3. Medical assistance
- G.1.4. Legal assistance

The services shall be provided only at the domicile protected by the Policy.

G.1.1. EMERGENCY SERVICES

The Emergency Services will be provided immediately when, due to a breakdown or breakdown in the protected property, the property contained or the persons who inhabit it are in serious danger.

The Insured shall enjoy the benefits of the Assistance Service at the insured domicile in the terms indicated below:

The Home Assistance program provides Emergency Services in the case of accidental and unforeseen situations that deteriorate the property or that put at risk its safety and that of its inhabitants.

The Insured may request the Emergency Services, during the 24 (twenty-four) hours of the 365 (three hundred and sixty-five) days of the year and will be entitled **to a maximum of 2 (two) events per calendar year, (each repair will count as 1 event) and by specialty**, in each of the services described below.

The services shall be provided with no cost up to a maximum of 15 DSMGVDF (Days of Minimum Wage in force in the Federal District) per event. This amount covers the expenses of sending in professionals, labor and materials. **Each repair counts as an event.**

If the cost of the repair exceeds this amount, the technicians shall present a budget with the excess amount that must be paid by the Insured. This estimate must be authorized by the supplier company, and the Insured may compare it in advance by telephone. **The work will be carried out only if the Insured expressly authorizes the payment of this surplus. Repair may also be made up to the maximum amount per event, provided it is possible to do so without aggravating the situation.**

The Emergency Services covered are as follows:

- G.1.1.1. **PLUMBING.** A plumber will be sent to urgently repair fixed pipes that are broken or leaking that cause damage to the assets of the insured or those of a third party and to unplug sinks and drains.
- G.1.1.2. **ELECTRICITY.** An electrician will be sent to reestablish the supply of electricity when there is no current in any or all of the installation phases of the property, **provided that the origin of the failure is located inside such.**
- G.1.1.3. **LOCKSMITH.** A locksmith will be sent to open the exterior lock of the property and make a duplicate key in the case of theft or loss of the keys or when the lock no longer works because it is broken or as a result of an accident or attempted robbery, or to open an interior door if an individual is trapped inside that room. **The opening of electric locks or locks controlled by electronic systems or security systems is excluded.**
- G.1.1.4. **GLASSWORKER.** A technician will be sent to prepare glass or the panes of doors or windows that form part of the external areas of the protected home.

EXCLUSIONS FROM EMERGENCY SERVICES

The Emergency Services shall not be provided in the following cases:

- a) When the cost of repair exceeds the limit indicated in this section and/or when it could cause greater damage.
- b) When there is an order issued by an authority impeding the performance of the necessary works or access to the location at which they must be provided.
- c) In the repair of plumbing, the repair of any element other than pipes, drains and faucets is excluded. Therefore, the repair of damages due to filtration or moisture are excluded, even though they resulted from the breaking of the drains and faucets, as well as the repair or replacement of boilers, heaters, radiators, air-conditioning devices, washing machines, dryers and in general any appliance connected to water pipes.
- d) In the case of electricity repairs, the repair of elements of the lighting itself, such as lamps, bulbs, or fluorescent tubes, switches, outlets and electric pumps, is excluded, as well as the repair or damages to the heating devices, appliances and in general any device that operates with the supply of electricity.
- e) The service shall only be provided at the domicile stated in the insurance policy. Therefore, the provision of these services is excluded for businesses and locations at which professional services of any kind are provided.

- f) **The Company shall not be responsible for the works carried out by technicians or professionals not appointed by such, nor shall it reimburse any amount whatsoever for this concept.**
- g) **These services also exclude damages and contingencies intentionally caused by the Insured, as well as those resulting from or caused directly by war, revolution, rebellion, sedition, mutiny, public disturbances and other events that alter the safety of the State, such as earthquakes, volcanic eruptions, flooding and other natural phenomena.**

G.1.2. SUPPORT SERVICES

The Support Services are provided at the request of the Insured and consist of sending a specialist to the Insured's domicile to provide sufficient advice regarding any remodeling, modification, new work, repair, imperfection or damage to the property.

As well, according to the Insured's needs, the professional shall prepare a project including a budget for materials and labor to be approved by the Insured, as this service is charged completely to him or her.

The services that may be requested are described below:

G.1.2.1. ARCHITECTURE:

Provision for the attention of a specialist in the subject at the time such service is required by the Insured who will provide the necessary advice and prepare the budgets for the following services:

Design: When the Insured considers it necessary to physically improve the property for better internal functionality or to improve the image and external appearance of such, an evaluation visit may be made at the place, date and time indicated by the Insured. The architectural project may also be performed and the budget for the minimum remodeling and/or adapting works that must be carried out, which may include the material and labor in order to achieve the Insured's objective.

The architectural project and budget shall specifically state the following:

- Amounts, type and characteristics of the most adequate materials to use.
- Characteristics of the decorative elements and accessories most recommendable to achieve the desired comfort.
- Procedure for the demolition and/or execution of the new wall without damaging the stability of the domicile to achieve a better use of architectural space.
- Recommendations and specifications of architectural elements in common areas at the Insured's domicile.
- Recommendations and specifications of strengthening and/or execution of new structural elements to avoid or repair cracking or sinking and provide structural security of the Insured's domicile.
- Specification of the works required to protect and avoid exposure of the domicile to criminal acts, flooding, fire, storms and excessive entry of sun, etc.

Construction: In the case that the Insured requires amplification or larger remodeling to his or her property or it is necessary to construct a new house, he or she shall have access to the necessary advice to choose the most recommendable option.

The Insured can also receive advice for the architectural project and budget, including materials and labor for its execution and supervision of the works required to reach the objective desired by the Insured.

The architectural project and budget shall specifically state the following:

- Budgets and real estate financial recommendations, when applicable, to acquire the property or house most suited to his or her conditions.
- Advice and/or processing of licenses, permits, authorizations and payments of the corresponding taxes.
- Preliminary works corresponding to layout, leveling, boundaries, uprooting, demolition and dismantling.
- Required works with ground such as, digging, filling, compacting and transportation.
- Definition of the most advisable foundation, when applicable.
- Specifications for the framework, steel reinforcement, hydraulic concrete, cyclopean concrete and masonry works.
- Structural project
- Project for hydraulic, sanitary, electric, gas, telephone installations, etc.
- Specifications and recommendations for construction work reinforcement plans, walls, columns, chains, foundations, covering, labor, records and roofs.
- Specifications and recommendations for the required waterproofing.
- Specifications and recommendations in placing and location of ironwork, drains, drops, water, bathroom accessories, washing area, windows, doors, lattices, molds, bars, chandeliers and special decorative elements.
- Specifications and recommendations for finishing of walls, vertical elements, molding, baseboard, floors, stairs, decorative plaster elements, aluminum paint, carpentry, fittings and glasswork.
- Specifications and recommendations for the exterior works of pavement, asphalt, cobblestones, sidewalks and decorative elements.
- Gardening project and special elements in common areas at the Insured's home.

Preservation and Maintenance: Specifications and recommendations regarding general cleaning of glass, paving stones, cement, granite, terraces, rugs, bathroom furniture, exposed walls, lattices, glass or varnished trellises and stone facing.

G.1.2.2. OTHER SUPPORT SERVICES

In the case of other services that are not Emergencies, the Company shall program, together with the Insured, the date and time at which the problems will be attended to and prepare a budget for the following services:

- Plumbing
- Electricity
- Locksmith
- Glassworker
- Paint
- Carpentry
- Veterinary
- Masonry
- Architecture
- Other services requested by the Insured directly related to the insured property.

The cost of the quote and the support services provided by personnel appointed by the Company must be covered completely by the Insured and therefore, they shall NOT be considered to be an event for purposes of the limits established for EMERGENCY Service.

LIABILITY

The services provided shall be supervised by the Company and shall be guaranteed for a period of 90 days as of their completion date.

The services referred to in this agreement shall be provided by qualified personnel, appointed by the Company, which shall be ultimately liable for any damage caused by the referred personnel to the personal property or domicile of the Insured.

G.1.3. MEDICAL ASSISTANCE PURPOSE

The purpose is to establish a system by means of which the Insured has access to Medical Assistance of high quality at a low cost 24 hours a day 365 days a year so that he or she can recover to full health.

Medical Assistance Services at the location of the Residence.

By means of this product, the Insured shall have the right to first contact medical evaluations.

Telephone Medical Guidance:

- a) Adverse reactions to medication.
- b) Side effects
- c) Warnings
- d) Pediatrics and mother-infant guidance
- e) Hygiene and dietary recommendations
- f) Drug dependence advice
- g) Advice to evaluate different treatments.
- h) Valuation of the need to consult specialists.
- i) Connection with emergency services and emergency medical care
- j) Guidance in first aid
- k) Practical health advice

Based on the request by phone, the Company doctor shall make the following decisions:

1. Diagnosis via telephone of minor conditions. In the case that the doctor that responds to the call considers that the Insured's condition can be resolved, he shall indicate what to do and prescribe the correct medication.
2. Sending of an emergency doctor to the location.

In the case that the doctor that receives the calls considers the diagnosis of an emergency doctor to be necessary, he will send one to the location where the Insured is sick or arrange an appointment with a specialist that he considers advisable at a hospital.

Whenever the medical services are used, the Insured shall pay a preferential doctor's fee of 3.5 DSMGVDF (Days of Minimum Wage in force in the Federal District) per consultation, throughout the period of the term of the service.

The Insured shall always have, as an additional benefit, preferential prices for using various providers from the health sector, such as: pharmacies, optics stores, orthopedic stores, specialized clinics, laboratories and check-ups in Mexico.

Medical References: Names of doctors, addresses, telephone numbers and specialties. Names and addresses of clinics, hospitals, pharmacies and laboratories. Suggestions and advice regarding doctors, hospitals and pharmacies. Organization of urgent and scheduled medical services both in Mexico and internationally.

G.1.4. LEGAL ASSISTANCE

Legal situation of the property. In the case that the Insured or his or her assignees require advice related to the ownership of the insured property, such advice shall be provided via telephone based on the information known regarding the owner or heirs, when applicable.

Investigation with the Public Registry. If an investigation with the Public Property Registry is required, a representative will be assigned to process the information. The fees, control and follow-up on such proceedings shall be responsibility of the Company. The rights collected by the Registry shall be charged to the Insured.

Advice in the case of Death. In the case that the Insured or one of his or her family members dies, the Company shall provide the legal guidance necessary via telephone.

Advice in the case of Automobile. Theft In the case of theft of the Insured's automobile, the Company shall provide information regarding the steps to be followed, from the search for the vehicle through the filing of the complaint with the corresponding authorities.

Telephone Advice. Related to the following legal matters in force in Mexico:

1. Civil law
2. Commercial law
3. Criminal law
4. Family law

Legal Assistance in the case of Attack. The Insured shall be understood to refer to the policyowner, his or her spouse and children under the age of 21 and the Insured's economic dependents.

The Company commits to advising and providing legal assistance in Mexico 24 hours a day 365 days a year to the Insured that has suffered an attack with physical violence or threats, the motive of which is robbery or the commission of another crime.

The Company shall be responsible for, without limit, the payment of fees and legal expenses resulting from the services referred to in the preceding paragraph.

Advice in the case of Robbery or Assault. The Company shall provide legal support in the case of assault or robbery at the domicile, including the participation of a lawyer to assist and advise on the filing of the complaint with the corresponding authorities.

EXCLUSIONS FROM LEGAL ASSISTANCE SERVICES.

The Legal Assistance Services shall not be provided in the following cases:

- 1. When the Insured does not follow the instructions given by the Company's lawyers for the filing of the corresponding complaint or makes personal arrangements without previously consulting with such professionals or hires lawyers or representatives on his or her own behalf.**
- 2. In the case that the Insured hides any information related to the assault or robbery from the lawyers appointed by the Company.**
- 3. When the Insured refuses to appear before the authorities requiring his or her presence.**

G.2. TRAVEL ASSISTANCE

In the case that this coverage is contracted and appears as protected on the cover of the Policy or in its specifications, the Company grants the following coverage:

G.2.1. TRAVEL ASSISTANCE WITHIN MEXICO

Travel Assistance Services in Mexico shall be provided only within Mexico, but always more than 50 km from the Insured's permanent domicile.

G.2.1.1. Transportation Assistance due to illness of the Policyowner.

For this coverage, the Insured shall be considered to be only the Policyowner.

If, during a trip, the Insured suffers and injury or sudden illness which the Company's medical team, in contact with the attending physician, consider to require hospitalization, then the Company will organize and pay for:

1.- The transport of the Insured to the closest hospital

2.- If necessary, for medical reasons:

- The transfer, under medical supervision, by the most appropriate means (including, without limitation, air ambulance, commercial airline or ambulance) to the most appropriate hospital for the illness present.
- If the medical conditions allow for travel, the Company will arrange for the transport, under medical supervision, to the usual place or residence or the hospital closest to the permanent residence. The Company and the attending physician shall take the necessary precautions for the transportation.

G.2.1.2. Lodging Assistance for the Insured.

If, during a trip, the Insured is hospitalized, the Company shall pay the provider with the necessary expenses to extend his or her stay at a hotel chosen by the Insured immediately after having been released from the hospital if this extension has been prescribed by the attending physician and the Company's medical personnel. This benefit is limited to 15 DSMGVDF for each day of lodging, with a maximum total of 60 DSMGVDF, per event.

G.2.1.3. Assistance in Transportation to the Insured's Domicile.

If, during a trip, the Insured is hospitalized and after local treatment, as per the indications of the attending physician and the Company's medical personnel, cannot return to his or her permanent residence as a normal passenger and cannot use the originally provided means of protection, the Company shall arrange for transportation on a commercial airline and shall cover all additional expenses that are necessary, as well as the Insured's return ticket.

G.2.1.4. Assistance for Repatriation.

In the case of death of the Insured, the Company shall perform all of the necessary formalities (including any legal process) and shall handle:

- a) Payment of a round-trip ticket for a family member in the most suitable means of transportation from his or her place of residence to the place of death and only in the case that the Insured dies while traveling alone or with minors. Such payment shall be made directly to the corresponding transportation company.
- b) Transfer of the body or ashes to the place of burial in the city of permanent residence of the Insured or,
- c) At the request of the family members or representatives of the Insured, burial at the location of death.

The Company shall be responsible for these expenses only up to the limit of 600 DSMGVDF per event.

G.2.1.5. Assistance in Transportation of a family member.

In the case that the Insured is hospitalized during a trip and the stay at the hospital is for more than 5 days, the Company shall pay the expenses of a round-trip ticket for a family member to the location of the hospital by the most suitable means of transportation, and shall also cover the lodging expenses of such family member, paying the supplier of this service directly with a maximum limit of USD 400.00. **Such payment shall be made directly to the corresponding transportation company.**

G.2.1.6. Assistance in Trip Cancellation.

The Company shall cover the expenses of transportation to the Insured's place of permanent residence when he or she must interrupt a trip due to death of a spouse, parent or child to the place of the burial, **provided that he or she cannot return in the means of transportation originally foreseen for the trip. This coverage operates with a maximum limit of USD 400.00 per event and in annual aggregate.**

G.2.1.7. Assistance in Transfer of Funds.

During a trip and upon request of the Insured or his or her legal representative, the Company can transfer money in cash to cover the costs of an emergency, **with the prior deposit of the requested amount in the Company's account.**

G.2.1.8. Assistance in the case of Theft or Loss of Luggage.

In the case of theft or loss of the Insured's luggage, the Company shall advise him or her in reporting the theft or loss and will assist in the procedures for the location and sending of the luggage to the destination of the Insured's trip or to the permanent residence in Mexico.

G.2.1.9. Assistance in the case of Theft or Loss of Documents.

In the case of theft or loss of documents necessary to continue the trip, such as: passport, visa, plane tickets, etc. the Company shall provide the necessary information, as well as the procedure to be followed with the local authorities or Mexican consulate in order to obtain the replacement of such documents.

G.2.2. INTERNATIONAL TRAVEL ASSISTANCE

The Insured shall be understood to refer to the policyowner, his or her spouse and children under the age of 21 and the Insured's economic dependents.

G.2.2.1. Legal Assistance.

In the case that the Insured is on a trip abroad and for any reason is involved in a problem or proceeding requiring legal counsel, the Company with a single call will put him or her in contact with the relevant lawyer affiliated with its world network in order for such individual to provide the corresponding professional assistance, **which shall be covered by the Insured.**

G.2.2.2. Assistance for Repatriation.

In the case of death of the Insured outside of Mexico, the Company will carry out all of the necessary proceedings and will handle:

- a) Payment of a round-trip ticket for a family member in the most suitable means of transportation from his or her place of residence to the place of death and only in the case that the Insured dies while traveling alone or with minors. **Such payment shall be made directly to the corresponding transportation company.**
- b) Transfer of the body or ashes to the place of burial in the city of permanent residence of the Insured or,
- c) At the request of the family members or representatives of the Insured, burial at the location of death.

The Company shall be responsible for these expenses only up to the limit of 600 DSMGVDF per event.

G.2.2.3. Assistance in Transportation of Companions.

In the case of death of the Insured abroad, the Company shall pay the transportation expenses of the companions to their permanent residence, **provided that such transportation cannot be carried out using the means of transportation foreseen for the trip. With a limit of USD 1,000.00.**

G.2.2.4. Assistance in Transportation of the Insured.

If, during a trip abroad, the Insured suffers and injury or sudden illness which the Company's medical team, in contact with the attending physician, consider to require hospitalization, then the Company will organize and pay for:

- The transport of the Insured to the closest hospital

- If necessary, for medical reasons:

- a) The transfer, under medical supervision, by the most appropriate means (including, without limitation, air ambulance, commercial airline or ambulance) to the most appropriate hospital for the illness present.
- b) If the medical conditions allow for travel, the Company will arrange for the transport, under medical supervision, to the hospital or medical center closest to the permanent residence. The Company and the attending physician shall take the necessary precautions for the transportation.

G.2.2.5. Assistance in Transportation of a family member.

In the case that the Insured is hospitalized during a trip abroad and the stay at such hospital is for more than 5 days, the Company shall pay the expenses of a round-trip ticket for a family member to the location of the hospital by the most suitable means of transportation, and shall also cover the lodging expenses of such family member, **up to a maximum limit of USD 1,000.00. Such payment shall be made directly to the corresponding transportation company.**

G.2.2.6. Assistance in Trip Cancellation.

The Company shall cover the expenses of transportation to the Insured's place of permanent residence when he or she must interrupt a trip abroad due to the death of a spouse and/or parent and/or child to the place of the burial, **provided that he or she cannot return in the means of transportation originally foreseen for the trip. With a maximum limit of USD 1,000.00.**

G.2.2.7. Assistance in Transfer of Funds.

During a trip abroad and upon request of the Insured or his or her legal representative, the Company can transfer money in cash to cover the costs of an emergency, **with the prior deposit of the requested amount in the Company's account.**

G.2.2.8. Assistance in Transportation.

Sending of ambulance for transfer to the hospital. If the Insured suffers an accident during a trip abroad and the Company's medical team considers hospitalization to be necessary, the Company will arrange for the transportation of the Insured in and ambulance to the nearest hospital.

G.2.2.9. Assistance in the case of Theft or Loss of Luggage.

In the case of theft or loss of the Insured's luggage, the Company shall advise him or her in reporting the theft or loss and will assist in the procedures for the location and sending of the luggage to the destination of the Insured's trip or to the permanent residence in Mexico.

G.2.2.10. Assistance in the Replacement of Documents.

In the case of theft or loss of documents necessary to continue the trip, such as: passport, visa, plane tickets, etc. the Company shall provide the Insured with the necessary information, as well as the procedure to be followed with the local authorities or Mexican consulate in order to obtain the replacement of such documents.

G.2.2.11. Tourist Assistance.

The Company shall provide the Insured during trips abroad with tourist information via telephone, such as:

- Formalities, Visas and Documents
- Exchange rate
- Weather
- Local customs
- Main holidays
- Sports centers and local sport competitions
- Ticket agencies
- Attractions for children
- Florists and gifts
- Malls
- Exhibitions and shows
- Museums and art galleries
- Festivals and special events
- Music
- Hotels and restaurants
- Nightlife
- Car rentals
- Practical tips

Upon request of the Insured, the Company shall arrange for the acquisition of tickets to shows of the Insured's interest that are available at his or her location. **The cost shall be paid by the Insured.**

The Company can also assist the Insured in creating vacations plans.

Upon request of the Insured, the Company shall provide information related to travel alerts, public announcements and consular information.

The Company shall handle the communication, at the Insured's request, of urgent messages in the case of a situation requiring assistance.

G.2.2.12. Assistance for Reimbursement.

For this service, the Company shall advise and provide legal assistance with no cost to the insured to obtain the reimbursement of all expenses incurred by him or her in the case medical, legal and administrative situations that occurred during a trip abroad and that are covered due to his or her affiliation with a credit card (American Express, Diners, Visa, Master Card, etc.).

GENERAL CONDITIONS APPLICABLE TO ALL OF THE SECTIONS

CLAUSE 1 EXCLUSIONS FOR ALL OF THE SECTIONS AND/OR KINDS OF COVERAGE OF THE HOME PROTECTION POLICY

In no case shall the Company be responsible for losses or damages resulting from:

EXCLUDED ASSETS AND RISKS THAT CANNOT BE COVERED

1. Land and properties.
2. Walls or barriers that are painted or form part of the Insured Property.
3. Building and its contents when in the process or repair or reconstruction.
4. Destruction of the assets due to the actions of authorities who, as a result of their function, are legally authorized to do so, except in the case that they are carried out for the purpose of avoiding a fire in compliance with a duty to humanity.
5. Expropriation, requisition, confiscation, seizure and withholding of the assets by authorities legally recognized to have the power to do so due to their functions.
6. Nuclear reaction, nuclear radiation or radioactive contamination.
7. War and/or act of terrorism.

All damages, claims, costs or expenses of any kind are excluded that result directly or indirectly from, that are the result and/or have a connection with one of the events mentioned below, regardless of any other cause or event contributing to the loss, be it simultaneously or successively:

War, invasion, acts of foreign enemies, war hostilities or operations (with or without the declaration of war), civil war, rebellion, revolution, insurrection, civil disturbances indicating popular rebellion, military power or usurpation, or Acts of terrorism For purposes of this clause, terrorism is understood to be any act that includes but is not limited to the use of force or violence and/or threat of such by a person or group of people acting alone or in connection with any government organization that are carried out for political, religious or ideological reasons or other similar reasons, including actions with the intent of influencing the government and/or creating fear or fright in the public opinion or a portion thereof.

This clause also excludes damages, claims, costs or expenses of any kind that result directly or indirectly from, that are the result and/or have a connection with any measure taken to control, prevent, suppress or that are in a way related to the above paragraphs.

If the Insured should allege that, as a result of that defined in this exclusion, the damage, loss, costs or expenses are not covered by this policy, than the burden of proof against this charge shall rest with the Insured.

In the case that any part of this clause is considered invalid or null, the remaining portion shall remain in force and effect.

8. Loss of contents caused by looting or theft during or after damage covered by the Policy.
9. Consequential losses, unless they are specifically insured by the Policy.
10. Loss of information

All damages, claims, costs or expenses of any kind are excluded that result directly or indirectly from and/or that are the result and/or have a connection with one of the events mentioned below, regardless of any other cause or event contributing to the loss, be it simultaneously or successively:

Loss of and/or damage to data or software, especially any unfavorable modification of data, software or IT programs as a result of being erased and/or destroyed and/or the disfigurement of the original structure.

However, the protection of the coverage shall include those damages to data or software that result directly from a substantially material loss covered by the Policy.

Loss and/or damage decreasing the functioning, availability or possibility of use or access to data, software or IT programs.

11. Any type of consequential loss and/or loss of profit resulting from the two preceding paragraphs.

CLAUSE 2. TERRITORIAL LIMIT

This policy has been contracted according to the laws of Mexico and to cover damages that occur within Mexico, except:

- For **Section IV Family Civil Liability**, when it covers damages abroad.
- For the coverage of International Travel Assistance

CLAUSE 3. AGGRAVATION OF THE RISK

Having fixed the premium according to the characteristics of the risk stated in this policy, the Insured must communicate to the Company any circumstance that, during the term of this insurance, essentially aggravates the risks covered within 24 hours of learning of such circumstances.

Should the Insured fail to notify the Company or cause an essential aggravation of the risk that influences the occurrence of the loss, the Company's rights after such time shall cease with full right.

CLAUSE 4. COMPENSABLE PROPORTION

THIS CLAUSE IS ONLY APPLICABLE TO SECTIONS I FIRE BUILDING AND/OR II FIRE CONTENTS AND/OR VII ELECTRONIC EQUIPMENT AND/OR APPLIANCES AND/OR ELECTRIC-MECHANICAL APPLIANCES

The Insured Amount has been fixed by the Insured and is not proof of the existence or the value of the insured assets and only represents the base used to limit the Company's maximum liability.

If at the time of a loss, the insured goods have a total value of less than 70% of their replacement value, **the Company shall only cover the damage suffered proportionately.**

CLAUSE 5. OTHER INSURANCE

When the Insured contracts policies with various companies to cover the same risk and for the same interest, he or she shall be required to inform the Company of the names of the other insurance companies, as well as the amounts insured.

The Company shall be released from its obligations if the insured intentionally fails to give notice as required in the above paragraph or contracts various insurance policies to obtain illegal gain.

The insurance agreements referred to in the first paragraph, entered into in good faith on the same or different dates shall be valid and obligate each and every one of the insurance companies up to the integral value of the damage suffered, within the limits of the amount insured.

The company that pays in the case of the preceding paragraph may appeal proportionately to the other companies to cover their respective insured amounts.

CLAUSE 6. LOSSES

A) Procedure in the case of Loss:

1) Measures for safeguarding or recovery

Upon learning of a loss caused by one of the risks protected by this policy, the Insured shall be required to carry out all of the actions possible to avoid or decrease the damage. If no danger will be incurred by the delay, the insured shall ask for instructions from the Company and shall carry out the actions indicated by such. **Lack of compliance with this obligation could affect the Insured's rights in the terms of the Insurance Contracting Law.**

The expenses incurred by the insured, as long as they are not grossly excessive, shall be covered by the Company and, if the Company gives instruction, it shall anticipate such expenses.

The insured must not alter the state of the location of the loss without the Company's consent except for reasons of public interest or to avoid or decrease the damage. If the insured does not comply with the obligation to avoid or decrease the damage or to maintain the state of the site, the Company **shall have the right to reduce the settlement by up to the value that it would have been required to cover if such responsibilities had been complied with. If the insured fails to comply with this obligation with fraudulent intent, he or she shall be stripped of his or her rights with the Company.**

2) Notice

In the case of a loss that could result in a settlement under this insurance policy, the Insured is required to communicate the loss in writing to the Company as soon as he or she has knowledge of the event. The Insured shall have a maximum period of five days to notify the Company in writing, except in the case of unforeseeable circumstances or force majeure, in which case he or she must notify the Company when this situation ceases to exist.

The lack of timely notification could result in the settlement being reduced by the amount that originally would have been paid for the claim if the Company had received timely notice of such.

3) Rights of the Company

In the case that a compensable loss occurs that affects the insured assets, the Company may opt to substitute them or repair them to the satisfaction of the insured or to pay the corresponding amount in cash, according to its liability in the terms of this policy.

In the case of theft or another criminal act that could result in a claim under the protection of this policy, the insured shall immediately notify the competent authorities and the Company in order to recover the goods or the amount of the damage suffered.

If so requested, the insured shall provide as quickly as possible power of attorney to the Company or the individual designated by such in order for the Company to handle or manage the account on behalf of the insured or in his or her defense or to reach an agreement regarding any claim or to follow up on, in name of

the insured, the claim for the settlement of damages or losses with third parties and the insured shall provide all of the reports or assistance necessary.

No assistance provided by the Company to the insured or third parties shall be interpreted as an acceptance of liability.

B) Documents, data and information that the insured or the beneficiary must provide to the Company:

For all of the kinds of coverage under this policy, except for Family Liability coverage.

The Insured shall be required to prove the exactness of his or her claim and all losses included in such. The Company shall have the right to demand that the Insured or the beneficiary provide all kinds of information related to the events of the loss through which the circumstances and consequences of such can be determined. The Insured shall deliver to the Company the following documents and information:

- a) A list of the damages caused by the loss, indicating in the most detailed and exact way possible the assets that were stolen or damaged, as well as the amount of the corresponding damage, taking into account the replacement value of such assets at the time of the loss.
- b) A detailed list of all of the insurance covering the assets.
- c) All of the plans, projects, books, receipts, invoices, copies or duplicates of invoices, justified documents, acts and any other document that can be used to support the claim.
- d) All of the information related to the circumstances under which the loss was produced and certified copies of the actions taken by the Public Prosecutor or by any other authority that took part in the investigation as a result of the complaint that must be filed by the insured related to the loss or the actions related to such.
- e) Regardless of the documentation and information referred to above, the occurrence of the claim shall be considered to be proven for purposes of this insurance simply with the filing of a criminal complaint, its confirmation and proof of ownership and preexistence.

For the Coverage of Family Civil Liability

Procedure in the case of loss

1) Notice of the claim

The Insured commits to communicating to the Company the claims or demands received by such or his or her representatives as soon as learning of them and to this end shall deliver the documents or copies thereof that were given to him or her as a result of such events and the Company commits to informing the insured immediately and in writing that it will not handle the process, in the case that that is the decision made. If the Company does not make such statement in the manner described, it shall be understood that the Company has assumed management of the processes against the Insured, who must cooperate with the Company in the terms of the following points of this clause.

In the event that the Company does not assume management of the process it shall pay the Insured in advance up to the amount it is required to pay for this item in order to the Insured to cover the expenses of his or her defense, which must be done with due diligence.

2) Cooperation and Assistance of the Insured with respect to the Company

The Insured commits to, in all proceedings that may be filed against him or her as a result of the liability covered by the insurance:

- Provide the information and proof necessary requested by the Company for his or her defense in the case it is necessary or when the Insured cannot appear.
- To exercise and assert the actions and defense corresponding to him or her by law.
- To be assertive in all procedures

- To grant power of attorney to the Company lawyers appointed to represent him or her in the referred proceedings, in the case that he or she cannot directly be involved in all of the processes of such proceedings.
- All of the expenses incurred by the Insured to comply with such obligations shall be defrayed to the Insured amount for defense expenses. Should the Company be negligent in the determination or management of the defense, the responsibility for the amount of the expenses of such defense shall not be subject to any limit.

3) Claims and suits

The Company has the power to settle the claims in court or out of court and to manage trials or proceeding with the authorities and to enter into agreements.

No recognition of debt, transaction, agreement or other legal act implying recognition of the liability of the Insured shall be attributable to the Company, regardless of whether it is given without the Company's consent, in order for there to appear to be a liability that, in another manner, would be non-existent or less than the actual liability. The confession of materiality of a fact by the Insured cannot be assumed to be recognition of liability.

4) Beneficiary of the Insurance

This insurance agreement attributes the right to settlement directly to affected third party, who shall be considered the beneficiary as of the time of the claim.

5) Reimbursement

If the third party is settled with completely or in part by the Insured, this amount shall be proportionately reimbursed by the Company.

6) Subrogation

The Company shall subrogate, up to the amount paid in rights against third parties that, as a result of the damage settled, corresponds to the Insured; however, in the case of acts committed by individuals that were the legal responsibility of the insured, also considered for this purpose as insured parties, there will be no subrogation. If the damage was settled only in part, the Insured and the Company agree to assert their rights in the corresponding proportion. **The Company may release itself from all or a portion of its obligations if the subrogation is impeded by the insured.**

CLAUSE 7. MEASURES THAT CAN BE TAKEN BY THE COMPANY IN THE CASE OF A LOSS

In all cases of loss that destroy or damage the assets and while the amount of the corresponding settlement has not been definitively fixed, the Company may:

- A) Enter the property at which the loss occurred to determine its cause and extent.
- B) Examine, classify and value the assets wherever they are located; **however, in no case shall the Company be required to handle the sale or liquidation of the remains, nor shall the Insured have the right to abandon them with the Company.**

CLAUSE 8. EXPERTS

In the case of disagreement between the Insured and the Company regarding the amount of any loss or damage, the matter will be submitted to the decision of an expert named by means of common agreement in writing by

both parties. However, if the parties cannot reach an agreement regarding the appointment of a single expert, two experts shall be appointed, one by each party. This shall be carried out in a term of 10 days as of one party being required to do so by the other in writing. Before starting their work, the two experts shall name a third expert in the case of disagreement.

If one of the parties refuses to name an expert or simply does not do so after it being required by the other party, or if the experts cannot reach an agreement in the appointment of a third expert, the Legal Authority shall, at the request of either of the parties, name the expert or the third expert to decide in the case of disagreement, or both, if necessary.

The death of one of the parties when it is an individual or its dissolution in the case of a corporate entity, that occurs while the expert decision is being carried out shall not annul or affect the powers or attributes of the expert decision process, the experts themselves, or the third expert to decide in the case of disagreement, as applicable, or, in the case that one of the experts dies before the ruling is given, other expert shall be appointed by the corresponding party (the parties, the experts or the Legal Authority) to substitute him or her.

The fees and expenses incurred as a result of the expert decision shall be covered equally by the Company and the Insured, but each party shall cover the professional fees of their own experts.

The expert decision referred to in this clause does not signify acceptance of the claim by the Company, but simply determines the circumstances and the amount of the loss that the Company could be required to pay after applying the deductible and the parties are free to exercise the actions and oppose the corresponding exceptions.

CLAUSE 9. FRAUD, MALICE OR BAD FAITH

The Company's obligations shall be extinguished:

- 1. If the Insured, the beneficiary or his or her representatives hide or incorrectly describe the events with the intent to cause error that could restrict or cancel such obligations.**
- 2. When, with the same purpose, they do not deliver the documentation described in section B) clause 5a to the Company.**
- 3. If there is malice of bad faith by the Insured, his or her assignees or the legal representatives of either in the loss or claim**

CLAUSE 10. SUBROGATION

In the terms of Article 11 of the Insurance Contracting Law, the Company shall subrogate, up to the amount paid in rights and actions of the Insured against the individuals responsible for the loss. **Should the Company so request at its expense, the Insured shall prove the subrogation by means of official documentation. If, due to acts or omissions of the Insured, the subrogation is impeded, the Company shall be released from its obligations derived from the Insurance Agreement.**

If the damage was settled only in part, the Insured and the Company agree to assert their rights in the corresponding proportion.

The right to subrogation shall not proceed in the case that the Insured is married to or has a blood or marriage relationship up to the second grade with the person that caused the damage when the latter has civil liability over the insured.

CLAUSE 11. PLACE AND TERM OF PAYMENT OF THE SETTLEMENT

The Company shall pay the settlement at its offices within the 30 (thirty) days following the date on which it receives the documents and information that enable it to understand the bases of the claim in the terms of Clause 5a.

CLAUSE 12. COMPETENCE

In the event of a dispute, the claimant may assert his rights before the Specialized Consultation and Claims Unit of the Insurance Institution itself or the National Commission for the Protection and Defence of Users of Financial Services (CONDUSEF), being able, at the choice of the claimant, to go to any of its Delegations in terms of the **Law on Protection and Defense of the User of Financial Services and the Law on Insurance and Surety Institutions Article 277**. Claims must be filed within two years from the event that gave rise to them, or, where applicable, from the refusal of THE COMPANY to satisfy the claims of the Insured.

If the parties do not submit to arbitration by the CONDUSEF, or by whomsoever it proposes, the rights of the complainant shall be safeguarded so that he may assert them before the competent judge at the domicile of those delegations. In any case, it is up to the complainant to go to the above-mentioned bodies or directly to the aforementioned judge.

CLAUSE 13. LATE INTEREST

In the event that the Company, despite having received the documents and information enabling it to know the merits of the claim submitted to it, does not comply with the obligation to compensate the Insured or the Beneficiary shall pay to the Insured or its Beneficiaries compensation for arrears in accordance with **Article 276 of the Law On Insurance And Bonding Institutions**, which reads as follows:

ARTICLE 276. - If an Insurance Institution does not comply with the obligations assumed in the insurance contract within the time limits legally provided for its performance, it shall pay the creditor compensation for arrears in accordance with the following:

- I. Obligations in national currency shall be denominated in Investment Units, at the value of these at the date of expiry of the periods referred to in the initial part of this article, and shall be paid in national currency, the value of the investment units at the date of completion of the investment, in accordance with the second paragraph of Section VIII of this Article.
In addition, the Insurance Institution shall pay a standstill interest on the obligation denominated in Investment Units in accordance with the provisions of the preceding paragraph, which will be capitalised monthly and whose rate will be equal to the result of multiplying by 1.25 the cost of collecting forward liabilities denominated in Investment Units of the country's multiple banking institutions, published by the Bank of Mexico in the Official Journal of the Federation, corresponding to each month in which there is a delay;
- II. Where the principal obligation is denominated in foreign currency, in addition to the payment of that obligation, the Insurance Institution shall be obliged to pay a standstill interest which shall be capitalised monthly and calculated by applying the amount of the obligation itself, the percentage that results from

multiplying by 1.25 the cost of forward collection of liabilities denominated in United States dollars of the country's multi-bank institutions, published by the Bank of Mexico in the Official Journal of the Federation, corresponding to each month in which there is a delay;

- III. If the reference rates for the calculation of interest on arrears referred to in paragraphs I and II of this Article have not been published on the date of the calculation, the reference rates for the calculation of interest on arrears referred to in paragraphs I and II of this Article shall apply for the month immediately preceding and, in the event of non-publication of such fees, default interest shall be computed by multiplying by 1.25 the rate replacing them, in accordance with the applicable provisions;
- IV. The standstill interest referred to in this Article shall be generated per day, from the date of expiry of the periods referred to in the initial part of this Article until the date on which the payment provided for in the second paragraph of Section VIII of this Article is made. For their calculation, the reference rates referred to in this Article shall be divided by three hundred and sixty-five and multiplied by the number of days corresponding to the months in which the non-compliance persists;
- V. In the event of repair or replacement of the damaged object, the delay compensation shall consist solely of the payment of interest in the currency in which the principal obligation is denominated in accordance with parts I and II of this Article and shall be calculated on the amount of the cost of the repair or replacement;
- VI. The rights of the creditor to the compensatory benefits provided for in this article shall not be waived. An agreement that seeks to extinguish or reduce them shall have no legal effect. These rights shall arise only within the time limit established by law for the payment of the principal obligation, even if the principal obligation is not liquid at that time.

Once the amount of the principal obligation has been fixed in accordance with the agreement of the parties or the final decision handed down in court before the judge or arbitrator, the compensatory benefits provided for in this Article must be covered by the Insurance Institution in the amount of the principal obligation thus determined;

- VII. If, in the respective proceedings, the claim is admissible, even if the payment of the delay compensation provided for in this article has not been demanded, the judge or arbitrator shall, in addition to the principal obligation, shall order the debtor to also cover those benefits in accordance with the foregoing fractions.

The payment made by the insurance institution shall be made in a single exhibition comprising the total balance for the following items:

- A. Interest on arrears;
- B. The update referred to in the first paragraph of part I of this Article; and
- C. The primary obligation.

In the event that the insurance institution does not pay in a single instalment the full amount of the obligations assumed in the insurance contract and the indemnity for arrears, the payments you make will apply to the items listed in the order set out in the previous paragraph, so that the compensation for arrears will continue to be generated in terms of this Article, on the amount of the principal obligation not paid, until it is fully covered.

Where the institution submits a defence which suspends the enforcement procedure provided for in this act, and where a final judgment is delivered in which the contested acts remain, the corresponding payment or recovery shall include the payment of compensation for arrears which until that time resulted in the principal obligation; and

IX. If the insurance institution, within the statutory time limits and terms, fails to pay the arrears, the judge or the National Commission for the Protection and Defense of Financial Service Users, as appropriate, will impose a fine of 1000 (thousand) to 15000 (fifteen thousand) days' salary.

In the case of the administrative enforcement procedure provided for in Article 278 of this Law, if the insurance institution, within the legal time limits or terms, does not make the payment of the indemnities for arrears, the Commission shall impose the fine indicated in this fraction, at the request of the relevant executing authority in accordance with part II of that Article.

CLAUSE 14. COMMUNICATION

Any statement or communication related to this agreement must be sent to the Company in writing, to its exact address, which is indicated on the cover of the Policy.

In all cases in which the domicile of the Company's offices is different than the address stated on the cover of this Policy, the Company must communicate this change to the Insured in order for all of the information and notices and for any legal effect to be sent correctly to the Company.

The requirements and communications that the Company must make to the Insured or his or her assignees shall be valid if they are made to the last domicile known by the Company.

CLAUSE 15. PREMIUM

The premium payable by the Insured Person expires at the time of conclusion of the contract.

Article 40 of the Insurance Contracting Law – If the premium or the corresponding fraction has not been paid, in the case of partial payment, within the agreed period, the effects of the contract shall automatically cease after 12 hours from the last day of that period. Where the term has not been agreed, a period of 30 calendar days from the date of its expiry shall apply.

Unless otherwise agreed, the term provided for in the preceding paragraph shall not apply to the compulsory insurance referred to in **article 150 bis of this Law**.

The agreed premium must be paid at The Company's offices, upon delivery of the corresponding official receipt.

CLAUSE 16. REINSTATEMENT

In spite of that established in Clause 15a "Premiums" of these General Conditions, the Insured may, within the thirty days following the last day of the grace period indicated in such Clause, pay the Premium of this insurance or the corresponding portion of such, in the case that partial payments have been agreed and simply as a result of the referred payment, the effects of this insurance shall be reinstated as of the date and time stated in the payment voucher and the original term shall automatically be extended for a period equal to the one from the date on which the grace period expired and the date and time at which the reinstatement came into effect.

However, if the Insured requests in writing before or at the time the payment is made for the insurance to maintain its original term, the Company shall adjust and, when applicable, return immediately with prorating, the premium corresponding to the period during which the effects of such were not in force, in conformity with **Article 40 of the Insurance Contracting Law**.

In the case that the time of payment is not stated on the payment voucher, the insurance shall be considered to be reinstated as of zero hours on the date of payment.

Regardless of its automatic effects, the reinstatement referred to in this Clause must be proven to the Company for administrative purposes with the receipt issued for the corresponding payment and any other document issued after such payment was made.

CLAUSE 17. EARLY TERMINATION OF THE AGREEMENT

In spite of the term of the agreement, the parties agree that it may be terminated early by means of written notification. When the Insured terminates the agreement, the Company shall have the right to the portion of the premium corresponding to the period of time for which the insurance was in force, in conformity with the following table:

FEE FOR SHORT-TERM INSURANCE

(Except for hydro-meteorological risks for which its own specific table applies) See below

Period	Percentage of Annual Premium
Up to 10 days	10%
Up to 1 month	20%
Up to 1 ½ months	25%
Up to 2 months	30%
Up to 3 months	40%
Up to 4 months	50%
Up to 5 months	60%
Up to 6 months	70%
Up to 7 months	75%
Up to 8 months	80%
Up to 9 months	85%
Up to 10 months	90%
Up to 11 months	95%
Up to 12 months	100%

When the Company terminates the agreement, it will notify the insured in writing and the termination shall become effective 15 days after the notification date. The Company shall return the unaccrued premium no later than at the time it notifies the insured of the termination.

CLAUSE 18. CURRENCY

Both the payment of the premium and the settlement due under this policy are payable in the terms of the Monetary Law in force at the payment date.

CLAUSE 19. LANGUAGE

The Spanish language shall always be used for the legal interpretation of the printed or written conditions of this Policy.

Therefore, the delivery of an English version of the text of these General Conditions is considered a courtesy.

CLAUSE 20. PRESCRIPTION

All of the actions derived from this insurance agreement shall prescribe in two years computed in the terms of **Article 81 of the Insurance Contracting Law** as of the date of event that originated them, except in the exempt cases specified in **Article 82** of the same law.

The prescription shall be interrupted not only by ordinary causes but also by those causes referred to in the Law for Protection and Defense of the Financial Service User.

CLAUSE 21. BENEFIT FOR THE INSURED

If, during the term of this policy, the authorities register extension of coverage or new coverage with no additional charge to the premium, they shall be applied automatically to the benefit of the Insured. As well, if, during the term of this Insurance, the rates recorded at the end of such term decrease or upon the request of the Insured, the Company shall credit the difference between the agreed premium and the modified premium from the date of such decrease through the end of the insurance.

CLAUSE 22. BEGINNING AND END OF THE TERM

The term of this policy begins and ends on the dates indicated in such at noon at the location at which the insured properties are located.

CLAUSE 23. INSPECTION

The Company may inspect the insured assets at any time in order to evaluate the risk.

This right shall not be considered an obligation for the Company to inspect the assets on specified dates or at the request of the insured or his or her representatives.

CLAUSE 24. SETTLEMENT

1. The Company may repair or replace the damaged or destroyed assets or pay for them in cash, as it chooses. If the Company carries out the repair, it must be to the satisfaction of the Insured.
2. If the Company opts to pay in cash the amount calculated for the loss in conformity with Clause 6a "Insured Amounts and Base for Settlement", the amount shall be determined based on the costs in force at the time of the loss.
3. Application of the Insured's participation in the loss and salvage.
 - a. If the Company opts to repair or replace the asset, the Insured shall credit the Company with the participation for the Insured established in the specifications of this policy, as well as the salvage value, when applicable.

- b. If the Company opts to pay in cash, the Insured's participation shall be deducted from the amount resulting from the application of that established in points 2 and 3 of this Clause, as well as the salvage value, when applicable.
- 4. The Company's maximum liability in one or more losses that occur during the term of the policy shall not exceed in total the Insured Amount corresponding to the damaged assets, minus the respective participation of the insured.**
- 5. Each partial settlement paid by the Company during the term of the policy reduces its liability by the same amount and the settlement of the subsequent claims shall be paid up to the amount of the remaining limit.**

CLAUSE 25. RIGHT TO INFORMATION

During the term of the policy, the contracting party may request in writing that the Company inform him or her of the percentage of the premium that corresponds to the intermediary or intervening corporate entity as a commission or direct compensation for the signing of the agreement. The Company shall provide such information in writing or by electronic means in a period of less than ten business days as of the date it receives the request.

CLAUSE 26. ARTICLE 25 OF THE INSURANCE CONTRACTING LAW

If the contents of the Policy or its modifications do not agree with the offer, the Insured may request the corresponding correction within thirty days of receiving the Policy. After this period has passed, the stipulations of the Policy or its modifications shall be considered to have been accepted.

CLAUSE 27. PRIVACY NOTICE.

HDI Seguros, S.A. de C.V. with address at Boulevard San Juan Bosco No. 5003, Colonia Rancho Seco, León, Guanajuato, Código Postal 37669, will process your personal data to carry out all the necessary activities related to providing services that may become or have been contracted in a timely and correct manner related to: the insurance policy, billing and collection, Follow-up claims and automatic payments to your credit card. For our Privacy Notice visit www.hdi.com.mx.

HDI SEGUROS, S.A. DE C.V.

In compliance with the provisions of Article 202 of the Law On Insurance And Bonding Institutions, the contractual documentation and technical note that integrate this insurance product, were registered with the National Commission of Insurance and Bonds from the day 07 September 2007, with the number PPAQ-S0027-0002-2007/ CONDUSEF-000877-01

ADDITIONAL COVERAGE AND CLAUSES APPLICABLE TO SECTIONS I AND II

ENDORSEMENT OF THE COVERAGE AGAINST HYDROMETEOROLOGICAL PHENOMENA HDIFEH01

CLAUSE 1. COVERED RISKS:

Subject to the general conditions and special policies to which this endorsement adheres and with the limit of the Insured Amount contracted, the material assets of the insurance are covered against losses or material damages caused directly by mudslides, hail, freezing, hurricane, flooding, flooding due to rain, tsunami, tidal wave, snow and store winds.

For purposes of this policy, the following shall be understood to refer to:

a) Mudslides

Sliding of mud caused by flooding or rain.

b) Hail

Water atmospheric precipitation that falls with force in the form of hard and compact ice crystals. Under this item the damages are also covered that are caused by the blocking of the entries to the sewage and drainage systems located within the insured properties and by the runoff water as a result of hail accumulated in such.

c) Freezing

Climatic phenomenon consisting in the unexpected drop in the atmospheric temperature to levels equal to or below the freezing point of water at the place of the event.

d) Hurricane

Flow of a great magnitude of water and air is a circular path around a low pressure center over the ocean or land with a peripheral direct impact wind speed equal to or greater than 118 km per hour that has been identified as such by the National Meteorological Service.

e) Flooding

The accidental temporary covering of the ground by water as a result of deviation, overflowing or breaking of the containing walls of rivers, canals, lakes, dams, reservoirs and other deposits or locations with running water, whether they be natural or artificial.

f) Flooding due to rain

The accidental temporary covering of the ground by rain water as a result of the abnormal and rapid accumulation or movement of water from extraordinary rains that meet with any of the following conditions:

- That the rains reach at least 85% of the weighted average of the maximum levels for the last ten years of the area in which the event occurred, in conformity with the procedure published by the Mexican Insurance Company Association (Asociación Mexicana de Instituciones de Seguros or A.M.I.S.), measured in the closest meteorological station that is certified by the National Meteorological Service of the National Water Commission, or
- That the insured assets are in a flooded zone that has covered at least a hectare.

g) Tidal wave

Alteration of the ocean causing its level to rise excessively due to a meteorological storm or disturbance combined with a decrease in atmospheric pressure and a shear force on the surface of the ocean caused by winds.

h) Tsunami

Damages by water caused by the violent agitation of the waters of the ocean as a result of the shaking of its base that elevates the level of the ocean which reaches the coasts and causes flooding.

i) Snow

Precipitation of ice crystals in the form of flakes.

j) Storm winds

Winds that reach at least the category of a tropical storm, tornado or grade 8 on the Beaufort scale (62 km per hour), according to the National Meteorological Service or records recognized by such.

The applicable coverage shall be the coverage for the direct damage to the insured assets, regardless of the meteorological phenomena that caused them.

CLAUSE 2. EXCLUDED ASSETS THAT CAN BE COVERED BY MEANS OF EXPRESS AGREEMENT

The assets indicated below are excluded from the coverage and can only be protected by such by means of express agreement between the Insured and the Company and by fixing separate insured amounts as a sub-limit and by means of the collection of the additional corresponding premium. The Company will provide written proof of the above.

1. Finished buildings that are totally or partially lacking roofs, walls, doors or windows, provided that such buildings have been designed and/or built to operate under these circumstances, in accordance with the construction regulations of the zone in force at the construction date.
2. Machinery and/or fixed equipment and its installation that is totally or partially outdoors or that is within building that totally or partially lack roofs, doors, windows or walls, provided that they have been designed specifically to operate in these conditions and are duly anchored.
3. Fixed goods, other than machinery that, due to their nature, are located outdoors. This shall be understood to refer to goods that are outside of buildings or inside buildings that totally or partially lack roofs, doors, windows or walls, such as:
 - a) Pools
 - b) Signs and labels
 - c) Roads, paths, streets, cobblestone or patios on the properties of the insured.
 - d) Decorative elements in exterior areas
 - e) Sports facilities and/or courts
 - f) Lighting
 - g) Concrete retaining walls, fences, barriers and/or perimeter netting and the doors or gates pertaining to such.
 - h) Palm shelters and pergolas
 - i) Watering systems, including their piping networks
 - j) Transmission and/or reception towers and antennas
 - k) Tanks or metallic silos or made of plastic materials
4. Personal property or the portion of the building in the basement or semi-underground considering as such: Any enclosed space where all of the perimeter walls are totally or partially under ground level.

CLAUSE 3. GENERAL EXCLUSIONS

Applicable to all points of the coverage

1. Excluded assets

This Company in no case shall the Company be responsible for losses or damages resulting from:

- a) Personal property located outdoors.
- b) Finished buildings that, due to the nature of their use completely or partially do not have doors, windows or complete masonry walls, when such buildings have not been designed and built to operate under these circumstances, in conformity with the construction regulations of the zone in force at the construction date. This exclusion also applies to the contents of these buildings.
- c) Contents and existence of the assets mentioned in clause 2, point 1, unless the buildings are destroyed or damaged on their roofs, walls, doors or exterior windows through the direct actions of the risks covered by this Endorsement causing openings or cracks through which the water, hail, mud, wind or snow entered. This exclusion does not apply for damages that have been caused by the risks of flooding and flooding by rain.
- d) Standing crops, plots, orchards, plants, trees, forests, grass, gardens.
- e) Buildings or constructions with walls and/or roofs made of plastic and/or fabric tarps.
- f) Animals.
- g) Stagnant water, running water, rivers, freatic water.
- h) Land, including surface, filling, drainage, sewer.
- i) Dikes, bulwarks, breakwaters, natural deposits, canals, wells, tunnels, bridges, floating equipment, floating installations.
- j) Foundations and underground facilities.
- k) Docks and/or any kind of asset that is totally or partially underwater.
- l) Damage to the beach or loss of beach.
- m) Golf courses.
- n) Transmission lines and/or distribution.
- o) Buildings in the process of demolition.
- p) Buildings under construction at the time the policy is contracted.
- q) Buildings in repair or reconstruction when they do not have complete roofs, walls, doors and exterior windows.
- r) Everything located between the closest retaining wall to the beach and the limit of the waves, or the assets located within the federal zone, whichever is less.
- s) Retaining walls made of materials other than reinforced concrete.
- t) Assets located in zones considered by the General Management of Civil Protection and its Regional Departments as having a high risk of floods or mudslides.

2. Excluded assets

In no case shall the Company be responsible for losses or damages resulting from:

- a) Soaking or moisture or the consequences of such due to filtrations:
 - Of underground or freatic water.
 - Resulting from deficiencies in design or construction of roofs, walls or floors.
 - Resulting from fissures or fractures in foundations or retaining walls.

- Resulting from the incorrect application or deficiencies in waterproofing materials.
- Resulting from lack of maintenance.
- Resulting from a lack of roofs, doors, windows or walls or openings in such or construction deficiencies of such.
- b) Moisture, wind, hail, snow or rain inside buildings or their contents unless resulting from the fact that the roofs, walls, doors or exterior windows buildings were destroyed or damaged directly by the wind or water or hail or snow, or the accumulation of such, resulting in openings or cracks through which the water, hail, snow or wind entered. This exclusion does not apply in the case of flooding or flooding by rain.
- c) Corrosion, rust, erosion, mould, plagues of all kinds and any other gradual deterioration resulting from natural environmental conditions.
- d) The receding of water in the sewer system and/or lack of drainage in the Insured's property.
- e) The natural action of the tide.
- f) Flooding, flooding by rain or mudslides confined only to the locations at which the material assets of the insurance are located.
 - g) Direct contamination by rainwater, unless a physical damage protected under this endorsement has occurred to the insured facilities.
- h) Undercutting of buildings location on the first line of construction on the seashore, unless they are protected by retaining walls with reinforced concrete foundations or protected by a jetty or with protection walls with reinforced concrete. Buildings and their contents that are more than 50 meters from the breaking line of the waves at high tide or 15 meters above sea level at high tide are exempted from this exclusion.
- i) Damaging or losses existing before the start of the term of this insurance whether the Insured has knowledge of them or not.
- j) Damages or losses of any kind caused by deficiencies in the construction or its design or due to lack of maintenance of the material assets protected by the insurance.
- k) Damaged caused by pollution, unless the covered assets suffer material damaged directly caused by the protected risks, resulting in pollution of he covered assets. The damages or losses caused by the cleanup or decontamination of the environment (land, subsoil, air or water) shall not be protected.
- l) Any material damage or consequential damage derived from the lack of provision of water, electricity, gas or any other raw material or consumable even when the lack of provision is the result of a hydro-meteorological phenomenon.
- m) Robbery, theft, disappearance, plundering or burglary carried out during or after any hydro- meteorological phenomenon.

CLAUSE 4. DEDUCTIBLE

For each claim for material damages caused by the risks protected by this risk or the removal of debris, in the case the this coverage is contracted, the insured shall always be required to pay an amount equal to the percentage indicated in the following table on the real or replacement value of the insured assets as contracted under this policy.

Zone	Deductible	Deductible for locations on the shore of an ocean, lake or lagoon or with glass walls or walls made of light materials or closed buildings with palm roofs */
Alpha 1, Yucatan Peninsula	2%	5%
Alpha 2, South Pacific	2%	5%
Alpha 1 Gulf of Mexico	2%	5%
Alpha 1 Rest of Mexico	2%	2%
Alpha 2	1%	1%
Alpha 3	1%	1%

*/ Also includes closed buildings with drywalls and roofs made of palm, guano, tejamanil, straw or grass.

The deductible shall be applied separately to each building or its contents. If the insurance includes two or more buildings or their contents, the deductible shall be applied separately to each.

In the case of the assets included in Clause 2 of this endorsement, the applicable deductible shall be 15% of the Insured Amount contracted for these assets in the affected location.

If the Insured, at the time of signing the policy, promptly declared the insured assets that are outdoors with details of their values, the applicable deductible shall be 5% on the value declared jointly for all of the assets outdoors. In the case that coverage of consequential losses has been contracted, the deductible indicated on the cover and/or in the specification of coverage of this policy shall be applicable.

In the case that the coverage of earthquakes and hydrometeorological risks has been contracted for the same location and an event occurs that produces direct compensable damages due to the earthquake and a tidal wave, one single deductible shall be applied which shall be for the risk with the higher deductible.

CLAUSE 5. COINSURANCE.

It is absolutely necessary to grant this coverage that the Insured be able to cover 10% of the total compensable loss or damage to the material assets protected by the insurance and, when applicable, the consequential losses and removal of debris, in the case that this coverage was contracted.

For assets related to Clause 2 of this risk, the applicable coinsurance shall be 20% of the amount of the loss or compensable damage.

For Tidal Wave coverage, the Coinsurance shall be as indicated for earthquake coverage according to the fee set by the Mexican Insurance Company Association.

This coinsurance is applied after discounting the applicable deductibles.

CLAUSE 6. INTEGRATION OF CLAIMS FOR A HYDRO-METEOROLOGICAL EVENT

All of the losses caused by the risks covered to the protected assets shall be considered to be a single claim if they occur during an even that continues for a period of up to 72 hours as of the start of the damage to the insured assets for all of the risks stated in Clause 1, except for flooding, for which the period shall be extended to up to 168 hours. Any event that exceeds 72 consecutive hours for all of the risks listed in Clause 1, or 168 hours for flooding, shall be considered to be two or more events, taken in multiples of the limits indicated in this clause.

CLAUSE 7. EARLY TERMINATION OF THE AGREEMENT

In spite of the term of the agreement, the parties agree that it may be terminated early by means of written notification. When the Insured terminates the agreement, the Company shall have the right to the portion of the premium corresponding to the period of time for which the insurance was in force, in conformity fee for short-term insurance indicated below (as percentage of the annual premium):

Period of time	Percentage of the annual premium
Up to 1 month	35%
Up to 2 month	50%
Up to 3 month	65%
Up to 4 month	80%
Up to 5 month	95%
More than 5 months	100%

When the Company terminates the agreement, it will notify the insured in writing and the termination shall become effective 15 days after the notification is received. The Company must return with prorating the unaccrued premium no later than at the time it notifies the insured of the termination and if it fails to do so, the requirement shall be considered unmet.

CLAUSE 8. GENERAL DEFINITIONS

a) Sewer

Network of underground channels that, all along the streets, receives dirty water and domestic and industrial waste, as well as rain water and takes them to treatment plants or channels them into a river or the ocean.

b) Water runoff

Pipe installed from the top of a building to ground level to move runoff water.

c) Personal property

Any asset that, as a result of its nature, can be moved from one place to another such as, portable machinery, furniture, goods, raw materials, finished products or products in process, spare parts, accessories, among others.

d) Foundation

Part of a building under ground level or under the first level to which there is access made with masonry of reinforced concrete, steel or concrete transfers the load it supports to an underground structure.

e) Drywall construction

Constructions that include:

Walls: Stone, brick, block, cement block, tepepate, adobe or reinforced concrete. These walls are allowed to have glass block sections.

Between floors: Metal vault, blocks, siporex, steel tile, tridilosa, brick vault on iron frame or reinforced cement.

Roofs: Concrete, brick vault, slabs and blocks, siporex, steel tile, tridilosa with concrete or mix with a minimum thickness of 2 ½ cm.

Structure: Structural steel, reinforced concrete, based on concrete load walls, brick, adobe or masonry.

Are considered to be drywall construction but under the item “industrial building”, those buildings that include:

Walls or floors: Metal tile, multi-panel, or asbestos when these materials are present in a surface greater than 20% of the total walls or roofs.

Facades: Glass, provided that they are designed and executed according to the construction regulations in force at the time of building.

Structure: Wood

f) Artificial deposits or currents of water

Basins, dams, earthen dams, reservoirs, wells, artificial lakes, channels of open pit rivers and creeks.

g) Natural deposits or currents of water

Those that come from influents, rivers, springs, creeks or arroyos, water contained in lakes or lagoons.

h) Building in demolition

Building or construction at which physical work is intentionally and in a premeditated manner being carried out to dismantle, destroy or destruct it partially or totally.

i) Building in reconstruction

Building or construction at which physical work is being carried out in a planned and organized manner the objective of which is to rebuild it, reestablishing the same physical and functional characteristics as it had when it was originally planned.

j) Building in remodeling

Building or construction at which physical work is being carried out to modify it or transform it, varying its physical or functional characteristics completely or partially but always provided that it does not imply modification to its structural support or framework.

k) Building in repair

Building or construction at which physical work is being carried out to return it to the physical or functional state it had immediately prior to the occurrence of the material damage motivating such works.

l) Finished building

Building ready for occupancy with all of its windows and glass installed, floors finished, doors installed and walls and ceilings.

m) Lack of or insufficient drainage at the Insured's properties

Lack of or insufficient capacity of the drainage and runoff systems of the hydro-sanitary installations of the insured property to remove the waste generated by the use of the property or the runoff water collected on such that causes saturation of such systems, resulting in overflow.

n) Retaining walls

The walls that confine and retain the land which may be under the level of the lowest accessible floor and that also serve as foundations and can be independent and found outside of a building without receiving any load and not connected to the structure of a building.

o) Walls made of light materials

Walls build with materials other than stone, brick, bock, cement block, tepetate, adobe or reinforced concrete.

p) Locations on the first line of the shore of an ocean, lake or lagoon

Set of insured assets at one address where the first building in a straight line from the waterfront is at less than:

- 500 meters from the breaking line of the waves at high tide
- 250 meters from the bank of a lake or lagoon

ENDORSEMENT OF COVERAGE AGAINST EARTHQUAKES AND/OR VOLCANIC ERUPTION HDITEV02

In the case that it is contracted and appears as protected on the cover of or in the specifications of the policy, the Company grants the following coverage:

CLAUSE 1. COVERED RISKS

The Covered Assets of Sections I and II of this policy are also covered against material damages directly caused by earthquakes and/or volcanic eruptions.

If the assets mentioned above or a portion of them are destroyed or damaged by an earthquake and/or volcanic eruption during the term of the insurance granted by the policy, the Company agrees to compensate the insured the amount of the damages suffered according to the fourth, fifth and sixth clauses of this section and other related clauses, without including the value of improvements (whether or not they are required by the authorities) to make the affected building or buildings more solid or for other purposes in excess of the repairs necessary to return the assets to their original state at the time of the loss.

The protected damages caused by an earthquake and/or volcanic eruption shall give rise to a separate claim for each phenomenon, but if several of these occur within a consecutive period of 72 hours during the term of the insurance, it shall be considered to be a single loss and the damages caused must be fi led in a single claim.

CLAUSE 2. EXCLUDED GOODS THAT CAN BE COVERED BY MEANS OF EXPRESS AGREEMENT

Unless there is an express agreement, the Company shall not be responsible for damages covered by this section to:

1. Foundations, pools, outdoor patios, outdoor stairs and any other construction separated from the building or buildings or constructions that are expressly insured by the policy to which this endorsement is added.
2. Extraordinary expenses in the terms of the respective endorsement or various points in one or several policies.

CLAUSE 3. EXCLUDED ASSETS AND RISKS THAT CANNOT BE COVERED

The Company shall in no case be responsible for damages covered by this section to:

1. Land and properties.
2. Any kind of wall or barrier that is painted for decoration or ornamentation or that forms part of the insured building or buildings or constructions.

3. Caused directly or indirectly, in close proximity to or remotely by nuclear reactions, radiation or radioactive contamination, be they controlled or not and whether or not they result from an earthquake and/or volcanic eruption.
4. By waves or flooding although they are caused by one of the dangers protected under this insurance.
5. Caused by vibrations or natural movements of the subsoil that are not earthquakes, such as normal sinking, movement or settling that is not sudden.

CLAUSE 4. DEDUCTIBLE

For each claim of material damages to the buildings, constructions, contents and extraordinary expenses protected under this section, the deductibles indicated in the following table shall be applied to the Insured Amount for Earthquake and Volcanic Eruption. These deductibles shall be applied after having subtracted the participation of the insured in the terms of Clause 6 of this section

Sismic Zone	Deductible
I and II	2%
III	3%

CLAUSE 5. COMPENSABLE PROPORTION

The Insured Amount has been fixed by the Insured and is not proof of the existence or the value of the insured assets and only represents the base used to limit the Company's maximum liability.

If at the time of a loss, the insured goods have a total value greater than the insured amount, the Company shall only cover the damage suffered proportionately. If the policy includes several points, these stipulations shall be applicable to each of them separately.

CLAUSE 6. COINSURANCE

It is an indispensable condition for the granting of the coverage established in this section that the Insured be able to cover 10%, 20% or 30% of the total loss or damage to the insured assets by an earthquake and/or volcanic eruption according to the seismic zone where the insured assets are located.

Zones	Coinsurance Payble by the Insured
I	10%
II	20%
III	30%

In the case of the application of clause 5 of this section due to the fact that the insured goods have a greater value than at the time of the claim than the declared value, the settlement shall be reduced proportionately.

In spite of the participation of the Insured in the loss, the premium shall be computed at 100% of the real or replacement value of the insured assets, as contracted.

In the case that there is other insurance, the settlement shall be limited to the portion of the loss or damage corresponding to this policy of the total insurance in force.

ENDORSEMENT OF ALL RISK COVERAGE HDITOR03

In the case that it is contracted and appears as protected on the cover of or in the specifications of the policy, the Company grants the following coverage:

CLAUSE 1. COVERED RISKS

The Covered Assets of Sections I and II of this Policy are covered against all losses or damages to the insured assets for sudden, accidental or unforeseen risks, with the exception of those indicated as excluded in the Third Part "Exclusions" of this endorsement, as well as the additional risks that could be covered by express agreement.

ENDORSEMENT OF AUTOMATIC ADJUSTMENT OF THE INSURED AMOUNT HDIAUA05

When protected by express agreement and noted in the specification of the Policy, it shall be subject to the following:

Considering that during the term of the Policy, the monetary value of the material assets of the insuree has increased due to the general increase in prices, the Company agrees to automatically increase the Insured Amount monthly in the same proportion as the monthly percentage of increase indicated by the National Consumer Price Index published by Banco de Mexico in its "General Index" up to a maximum percentage determined by the Insured for the whole term of the insuree, which shall be indicated on the cover of the Policy

PREMIUM

The premium of this coverage is minimal and for deposit and is equal to 50% of the annual premium for the maximum increase stipulated by the Insured.

The adjustment of the minimum premium and deposit shall be carried out at the end of the term of the insurance, considering an accrued Premium of 50% of that corresponding to the real percentage of the increase accumulated at the date the Policy expires or is cancelled and the difference, if applicable, between the premium deposit and the accrued premium shall be payable by the Insured and collected from him or her within 30 days following the date on which the corresponding adjustment was made.

PROCEDURE IN THE CASE OF LOSS

For purposes of a settlement in the case of a loss, the originally contracted amount shall be used as a base, plus the amount corresponding to the increases in the real value of the assets as of the beginning of the term and through the date of the loss.

The amount determined in this manner shall serve as a base for purposes of Clause 4a, "Compensable Proportion", of the General Conditions.

ENDORSEMENT OF AUTOMATIC COVERAGE FOR ITEMS CONTRACTED HDIAUT06

When protected by express agreement and noted in the specification of the Policy, it shall be subject to the following:

By means of this coverage, the Company automatically covers any increase in the Insured Amount of the Covered Assets of Sections I and II of the Policy, without exceeding the contracted amount established on the cover of this Policy for one or more locations, when such increase in the Insured Amount is produced through

the acquisition of other assets, purchased or acquired through rental by the Insured for which he or she is legally responsible, but always provided that such assets are contained in the locations mentioned on the cover of the Policy.

In consideration of the obligation assumed by the Company of maintaining its responsibility in force at all times, as previously established, the Insured commits to notify the Company within 30 days following the date on which such increases in the Insured Amount are produced and to pay the respective Premium.

The parties hereby agree that this automatic coverage shall not have any effect when there is a period of more than 30 days from the date on which the loss occurred and the time at which the increases in the Insured Amount were produced without the Insured having declared such increases.

ENDORSEMENT OF FIRST RISK INSURANCE HDI1RR04

When protected by express agreement and noted in the specification of the Policy, it shall be subject to the following:

It is hereby understood and agreed that the Policy shall function at first risk based on the following:

1.- The first risk system operates for all of the material assets and is applicable to the fire coverage and additional risks contracted by the Insured, with the exception of earthquake and/or volcanic eruption, as well as any of the variants of the consequential loss insurance, cotton and oil risks and such system covers the assets at an amount lower than their real value or replacement value.

For this coverage to have effect, the Insured must provide:

- a) The value at 100% of the assets at the beginning of the term of the Policy, and also inform the Company of any change in such value during the term, which must be recorded in the Policy.
 - b) The total Insured Amount at first risk and
 - c) When applicable, the first risk sub-limits, be they for type of asset, location and/or maximum probable loss.
- 2.- The Insured Amount at first risk determines the Company's maximum liability during the term of the Policy. As well, if the first risk is granted for two or more locations, the Company's maximum liability shall also be limited by the value declared at each location, when such declared values are lower than the first risk limit contracted.

3.- Consequently, Clause 4, "Compensable Proportion", of the General Conditions is modified to the following: The total replacement value of the covered assets and the contracted Insured Amount at First Risk have been declared and fixed by the Insured and are proof of the existence or the value of the assets and only represents the base used to limit the Company's maximum liability.

Therefore, if, at the time of a loss, the assets have a total replacement value greater than the amount declared by the Insured, the Company shall only cover the damage suffered proportionately.

For purposes of this coverage, that indicated in the following clauses shall not be applicable: Errors or Omissions and Withdrawal of Inventories or in the endorsement of automatic coverage for known items.

All settlements paid by the Company shall reduce the Insured Amount by the same amount and may be reinstated, at the request of the Insured, who shall pay the corresponding premium.

If the policy includes several points, that indicated here shall be applicable to each of them separately.