NUEVAMUTUASANITARIA

APPENDIX II TO THE GENERAL TERMS AND CONDITIONS

INTERNATIONAL TRAVEL ASSISTANCE POLICY

Assistance Phone Number

(+34) 91 290 80 78

January 2022

1. DEFINITIONS

ACCIDENT

Bodily injury or property damage that occurs while the contract is in effect and that arises from a violent, sudden, external cause and that is not intended by the Insured.

INSURED

Individual whose habitual residence is in Spain, who is insured with Nueva Mutua Sanitaria, and who has been reported to IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U.

INSURER

IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U., which assumes the risk defined in this contract.

MAIN RESIDENCE

The Insured's main residence is their usual place of residence in Spain, which is recorded in the travel documents and from which the journeys covered by this contract are made.

SERIOUS CONDITION

Any sudden change in the state of health of an individual that requires hospitalisation and that makes it impossible for the Insured to start a trip, prevents them from continuing it on the scheduled date, or that involves the risk of death.

SUDDEN ILLNESS

Change in an individual's state of health during the course of a journey covered by the contract, the diagnosis and confirmation of which is performed by a legally recognised doctor or dentist and that requires medical attendance.

LUGGAGE

Set of clothes and household goods for personal use and hygiene that are needed during the journey, which must be contained inside the luggage.

FOREIGN COUNTRY

For the purpose of insurance guarantees, a foreign country is understood to be a country other than the country where the Insured's Main Residence is.

COVERED DIRECT FAMILY MEMBERS

Spouse, domestic partner entered in the relevant official register, parents, parents-in-law, children and siblings of the Insured.

INSURANCE POLICY HOLDER

Nueva Mutua Sanitaria, which enters into this contract with the Insured and which is subject to the obligations arising from the same, except those that must be met by the Insured due to their nature.

JOURNEY

A journey is any trip the Insured makes outside their Main Residence, from the time they leave to the time they return to the same.

2. OBJECT OF THE CONTRACT

To provide coverage for the risks that are specifically covered by this contract and that occur as a result of an accident during the course of the journey outside the Main Residence and within the covered geographical area, under the limits set forth in the contract. The protection provided by the contract will cease to be effective once the journey ends and the Insured has returned to their Main Residence.

3. GEOGRAPHICAL AREA

The coverage provided by this contract will be valid worldwide (except Spain), except in cases involving the kilometre-based deductible established and/or as defined in the specific terms of the benefit or service, where it shall not apply.

No assistance will be guaranteed in countries that, although included within the contracted geographical area, are in a state of war, insurrection or armed conflict of any kind or nature at the time of travel, even if not officially declared. In such cases, IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U. will reimburse covered expenses that are duly justified with the original supporting invoice.

4. MINIMUM DISTANCE IN KILOMETRES

Medical assistance will be valid 35 km from the Insured's Main Residence (15 km in the Balearic and Canary Islands).

5. DURATION OF THE JOURNEY

Cover will be provided for journeys of no more than 90 days.

6. PROCEDURE IN THE EVENT OF A CLAIM

If an event occurs that could give rise to the provision of any of the guarantees covered by this contract, it is an essential requirement to notify the claim immediately by calling 91 290 80 78, or through any other means that provides proof of such notification.

As a general rule, any services that have not been previously notified to IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U., as well as those for which the corresponding authorisation has not been obtained, are expressly excluded.

If the event cannot be communicated due to force majeure, it must be reported immediately as soon as the event preventing such communication ends.

Once contact has been established, the Insured must provide: **their full name, current location, contact telephone number**, and details of the circumstances of the claim and the type of assistance requested.

Once the notification has been received, IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U. will issue the necessary instructions to ensure that the required service is provided. If the Insured acts against the instructions given by IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U., they will be responsible for any expenses incurred as a result of such non-compliance.

For the reimbursement of any expenses, the Insured may contact IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, SAU., where they will be provided with access to their file to submit the documentation and invoices for reimbursement. In all cases, it will be essential to submit the original invoices and supporting documents, should IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U. request them.

Reimbursements made by IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U. shall comply with Spanish legislation, particularly the regulations concerning cash payments and capital outflows from Spanish territory. Accordingly, if the Insured has paid for covered expenses in cash outside of Spain, IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U. will only reimburse amounts equal to or greater than 10,000 euros (or the equivalent in foreign currency) if a bank receipt confirming the cash withdrawal outside Spain is provided, or if the transaction has been declared in accordance with Article 34 of Law 10/2010 on the prevention of money laundering.

7. COMPLAINT PROCEDURE FOR THE INSURED

IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U. provides Insured parties with a Complaints Service, the Regulations of which may be consulted on the website: www.irisglobal.es/home. Policyholders, insureds, beneficiaries, injured third parties and assignees of any of the above may submit complaints under the "Customer Service" section on the website, or by writing to the Claims Department:

Address: IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U.

Customer Service Department

C/ Ribera del Loira 4-6, 2ª Planta 28042 Madrid

This department, which functions independently, will deal with and resolve written complaints that are addressed directly to it within a period of two months, in compliance with Law ECO/734/2004 of 11 March and Law 44/2002 of 22 November.

If the Customer Service Department is unable to resolve the issue in question, the claimant can submit a complaint to the Commissioner for the Defence of Insureds and Pension Fund Participants (governed by the General Directorate of Insurance and Pension Funds), whose address is:

Pº de la Castellana, 44 28046- MADRID

8. SUBROGATION

IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U. shall be subrogated, up to the total cost of the services it has provided, to the rights and actions available to the Insured against any person responsible for the events that led to its intervention. When the guarantees issued under this Contract are covered, either in full or in part, by another Insurer, the Department for Social Security or any other institution or individual, GLOBAL SEGUROS Y REASEGUROS S.A. will assume the rights and actions of the Insured

with respect to said company or institution. To that end, the Insured undertakes to actively cooperate with IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U., providing any assistance or issuing any documents that may be deemed necessary.

In any case, IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U. shall be entitled to use, or to request from the Insured the delivery of, any unused travel document (such as a train or plane ticket), whenever the return travel expenses have been covered by IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U.

9. LIABILITY

After a loss event has occurred, IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U. shall assume no liability for any decisions or actions taken by the Insured that are contrary to the instructions issued by IRIS GLOBAL or its Medical Department.

10. LEGISLATION AND JURISDICTION

The Insured and IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U. submit to Spanish legislation and jurisdiction for the purposes of this contract. The court of competent jurisdiction to hear actions deriving from this contract shall be the court located in the judicial district where the Insured has their Main Residence.

11. GUARANTEED LIMITS

The economic amounts featured as the limits in each of the allowances included in this contract are the maximum amounts that can accumulate during a journey.

COVERED GUARANTEES

1. MEDICAL EXPENSES ABROAD

If the Insured suffers an unexpected illness or accident while travelling abroad, IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U. will cover, during the validity of the Contract and **up to a limit of EUR 15,000** per contracted period and per Insured, the following expenses:

- Medical fees.
- Medications prescribed by a doctor or surgeon during the first medical assistance provided. Excluded from this coverage are successive payments for medications or pharmaceutical costs deriving from the prolongation in time of the treatment that was initially prescribed, as well as the cost of any procedure used to treat chronic illness.
- Hospitalisation costs.
- Cost of an ambulance ordered by a doctor for transportation within the local area.

The amounts covered by the policy in Spain and abroad are not additional.

If IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U. has not been directly involved, in order for such expenses to be reimbursed, the corresponding original invoices must be submitted, together with a full medical report including background, diagnosis and treatment, that allows the nature of the sudden illness to be determined.

In all cases, the costs incurred shall give rise to subrogation by IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U. to any payments the Insured is entitled to from Social Security or any other social welfare scheme or private insurance system to which they are affiliated.

A European Health Insurance Card is required in European Union countries. In other nations, the relevant document must be shown. Dental Expenses.

Under the “Medical Expenses Abroad” coverage and within the specified limit, urgent dental expenses are covered, excluding endodontics, aesthetic reconstructions of previous treatments, prostheses, crowns and implants, up to a limit of 60 euros.

2. MEDICAL TRANSFER OF PATIENTS AND CASUALTIES

If the Insured suffers a sudden illness or accident while the contract is in force and as a result of being away from their usual place of residence, and if said illness or accident prevents them from continuing their journey, IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U., as soon as it is notified, will organise the necessary communication between its medical team and the doctors treating the Insured.

If the medical team of IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U. authorises the transfer of the Insured to a hospital that is better equipped or specialised, located near their usual residence in Spain, IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, S.A.U. will carry out the transfer, depending on the severity of the case, by means of:

- Special medical aircraft.
- First class train.
- Air ambulance (helicopter).
- Ambulance.
- Scheduled flight.

Special medical aircraft will only be provided **within Europe and countries bordering the Mediterranean.**

Only medical requirements will be taken into account to choose the means of transport and the hospital where the Insured will be admitted.

If the Insured refuses to be transferred at the time and under the conditions determined by the medical department of GLOBAL SEGUROS Y REASEGUROS S.A., all coverage and any expenses arising from that decision will be automatically suspended.

For the purposes of repatriation, the address indicated in the policy will be considered to be the Insured's address in Spain.

3. TRANSFER OF MORTAL REMAINS

If the Insured dies during a trip covered by this contract, GLOBAL SEGUROS Y REASEGUROS S.A. will organise and cover the transfer of the mortal remains to the place of burial in Spain, within the municipality of their habitual residence, as well as the costs of embalming, the legally required minimum coffin, and the necessary administrative formalities. **Under no circumstances shall this coverage be extended to include funeral and burial expenses.**

This coverage shall be applied, irrespective of the cause of the Insured's death.

For these purposes, the address indicated in the policy will be considered to be the Insured's address in Spain.

ORIGINAL INVOICES AND RECEIPTS MUST BE SUBMITTED FOR THE REIMBURSEMENT OF ANY EXPENSE.

4. RETURN OF ACCOMPANYING INSUREDS

When the Insured has been transferred due to a sudden illness or accident under the "Medical transfer of patients and casualties" guarantee, or in the event of their death, and this circumstance prevents the remaining Insureds from returning to their home using the initially planned means of transport, IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, SAU. will bear the cost of transporting them to their habitual residence or to the place where the transferred Insured is hospitalised, by means of a regular flight (tourist class), train (first class) or any other suitable means of transport.

5. REINSTATEMENT OF TRAVEL PLANS

If the Insured has been transferred under the guarantee "Early return of accompanying insureds", IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, SAU. will provide them with a return ticket, by train (first class), regular scheduled flight (tourist class) or any other appropriate means of transport, to resume their originally planned journey, provided the contract is still in effect and the maximum period between both trips does not exceed seven days.

6. RELOCATION OF ONE PERSON TO ACCOMPANY THE HOSPITALISED INSURED

If the Insured must be hospitalised for more than five days during the trip and no Direct Family Member is present, IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, SAU. will provide a round-trip ticket from their habitual residence in Spain for a companion, by regular scheduled flight (tourist class), train (first class), or any other suitable means of transport.

7. LIVING EXPENSES FOR ONE PERSON TO ACCOMPANY THE HOSPITALISED INSURED

If the Insured must remain hospitalised for more than five days during the trip and no Direct Family Member is present, IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, SAU. will cover hotel accommodation costs, upon submission of the corresponding original invoices, **up to a limit of EUR 30/day and for a maximum of 10 days.**

8. RETURN OF THE INSURED IN THE EVENT OF THE DEATH OF A FAMILY MEMBER

If a Direct Family Member covered by this policy dies in Spain while the Insured is on a trip covered by this contract, IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, SAU., once notified of the event, will organise and provide the Insured with a ticket to attend the funeral (within a maximum of 7 days from the date of death), by regular scheduled flight (tourist class), train (first class) or any other appropriate means of transport, to the place of burial in Spain.

9. ACCOMPANYING MORTAL REMAINS

If no one is available to accompany the mortal remains of the Insured who has died during a trip covered by this contract, IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, SAU. will provide the person designated by the legal heirs with a round-trip ticket by train (first class), regular scheduled flight (tourist class), or any other appropriate means of transport to accompany the deceased to the place of burial.

10. EARLY RETURN FOLLOWING A SERIOUS EVENT

If, during a trip, a serious event occurs (fire, theft or flood) at the Insured's habitual residence or place of business (if the Insured is the legal representative of the affected company and/or their presence is strictly necessary), IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, SAU. will provide them with a round-trip ticket by regular scheduled flight (tourist class) or train (first class) to their residence in Spain.

11. RETURN OF THE INSURED IN THE EVENT OF THE HOSPITALISATION OF A FAMILY MEMBER

If a Direct Family Member covered by this policy is hospitalised in Spain due to a serious accident or illness, and said hospitalisation is expected to exceed five days, while the Insured is on a trip covered by this contract, IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, SAU., once notified, will organise and provide the Insured with a return ticket by regular scheduled flight (tourist class) or train (first class) to the hospital where the individual has been admitted.

12. SEARCHING FOR AND LOCATING LUGGAGE

If the Insured suffers a delay or loss of luggage, IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, SAU. will assist in locating and recovering it, including guidance in filing the appropriate report. If the luggage is located, IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, SAU. will send it to the Insured's habitual residence in Spain, provided that the presence of the owner is not required for its retrieval.

13. INFORMATION SERVICE

IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, SAU. will provide all Insureds with a free, uninterrupted 24-hour service, available every day of the year, to offer all types of information related to tourism, administrative procedures, medical information, travel and local conditions, transportation, accommodation, restaurants, etc., as well as information related to vehicles such as repair shops, petrol stations, and insurance companies.

14. EXCLUSIONS

These guarantees shall cease to be effective when the Insured returns to their habitual residence or has been repatriated by IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, SAU. to their home or a hospital close to it. In general, any expenses not previously communicated to IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, SAU. and those for which the corresponding authorisation was not obtained shall be excluded.

In any case, the insured coverage excludes damages, situations, expenses and consequences arising from the following (unless they are expressly included in the coverage):

1.Illnesses, injuries or pre-existing or chronic conditions suffered by the Insured before the start of the trip, which become apparent during the course of the same.

2.The Insured's voluntary refusal, delay or anticipation of the medical transfer proposed by IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros, SAU. and agreed upon by its medical department.

3.Mental health disorders, preventive medical checkups (screening), thermal treatments, cosmetic surgery, Acquired Immunodeficiency Syndrome (AIDS), and cases in which the purpose of the trip is to receive medical treatment or undergo surgery, alternative medicine treatments (homeopathy, naturopathy, etc.), the cost of physiotherapy and/or rehabilitation treatments, as well as any related expenses

Also excluded are the diagnosis, monitoring and treatment of pregnancies, voluntary terminations and childbirth, unless urgent action is required and always before the sixth month of pregnancy.

4.The Insured's participation in bets, challenges or fights.

5.The consequences of practising winter sports.

6.The practise of competitive sports or motorised competitive sports (races or rallies), as well as doing any of the dangerous or hazardous activities listed

below:

- Boxing, weightlifting, wrestling (the different categories thereof), martial arts, mountaineering with access to glaciers, sledding, diving with breathing apparatus, caving and ski jumping.

- Aerial sports in general.

- Adventure sports such as rafting, bungee jumping, hydro-speeding, canyoning and similar. In these cases, GLOBAL SEGUROS Y REASEGUROS S.A. will only intervene and pay the expenses incurred by the Insured once their treatment at a medical centre starts.

7.Suicide, attempted suicide or self-harm by the Insured.

8.Rescue of people at sea, in mountains, from chasms or in deserts.

9.Illnesses or accidents resulting from the consumption of alcohol, narcotics, drugs or medication, unless the latter have been prescribed by a doctor.

10.Wrongful acts committed by the Policyholder, Insured or assignees of the same.

11.Epidemics and/or infectious diseases of sudden onset and rapid spread throughout populations, as well as those caused by pollution and/or air pollution.

12.Wars, demonstrations, insurrections, popular movements, acts of terrorism, sabotage and strikes, whether or not such acts have been officially declared. Transmutation of an atomic nucleus and radiation caused by the artificial acceleration of atomic particles. Earthquakes, floods, volcanic eruptions and, in general, events caused by the forces of nature. Any other phenomenon of an extraordinary or catastrophic nature, or event that, due to its magnitude or severity, is classified as a disaster or calamity.

Irrespective of the above, the following situations are specifically excluded:

1. The medical transfer of patients or casualties with conditions or injuries that can be treated "in

situ".

2. The cost of glasses and lenses, as well as the acquisition, implementation-replacement, removal and/or repair of prostheses and anatomical or orthopaedic components of any type such as neckbraces.

3. The reimbursement of medical, surgery or pharmaceutical costs of less than Euros 50.

NUEVAMUTUASANITARIA

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