

TOURIST AUTO INSURANCE MULTIPLE ENTRANCE POLICY

HDI Seguros, S.A. de C.V. Premier Endorsement

In reference to the General Conditions and regarding the Risk Specification Section 2, with mandatory Deductible, paragraph c) Strikes and Riots and Clause 1 Exclusions, paragraph i) Theft of parts or accessories, the Company agrees with the Insured, that these clauses will be modified as specified on this endorsement:

1. Vandalism: Through this endorsement Physical Damage coverage is extended to cover Vandalism, which means willful and malicious damage to the insured vehicle.

2. Partial Theft: Through this endorsement the company will indemnify the insured for theft of equipment and parts that are permanently installed in the vehicle based on their Actual Cash Value up to \$5,000 USD. All equipment and parts must be originally installed by the manufacturer or by a manufacturer authorized dealer. Invoices for installation, equipment and parts are required.

Exclusions for Vandalism and Partial Theft: All items and accessories not permanently installed in the vehicle by the manufacturer or by an authorized manufacturer dealer are excluded, such as video game consoles, headphones, GPS navigation systems, TV screens, etc... Personal property is not covered.

Deductible: Coverage 1 and 2 of this endorsement are subject to a deductible which is paid by the insured. Fixed deductibles of \$ 500.00 USD for Vandalism and \$ 1,000.00 USD for Partial Theft will apply.

In reference to the General Conditions and regarding the Risk Specification Section 1, with mandatory Deductible, paragraph a) Collision, overturning and glass breakage, the Company agrees with the Insured, that this clause will be modified as specified on this endorsement:

Collision Deductible Waiver for damage caused by a third party: In the event of a Physical Damage claim of the insured vehicle, the Company will waive the deductible when the damage amount estimated by the Company exceeds the deductible amount specified on the Physical Damage coverage stated on the policy and when the Insured is not responsible for the accident and a third party is attributed with the responsibility according to competent authorities reporting the accident (Policia Federal Preventiva, Transito Estatal or Transito Municipal, etc« OR based on the determination of the adjuster assigned by the company to handle the accident and once the Insured submits the corresponding lawsuit against the third party. This benefit proceeds solely and exclusively when the responsible third party is identified and registered in the authority report.

The Insured, furthermore, agrees to carry out any required paperwork or proceedings to protect the subrogation rights of the company against the responsible third party.

In reference to the General Conditions and regarding the Risk Specification Section 4, paragraph a) to paragraph e) Medical expenses for occupants, the Company agrees with the Insured that this clause will be modified as specified on this endorsement:

Increase of medical expenses coverage for Injuries caused by an uninsured motorist: Through this endorsement, in the case of injuries of the driver and occupants of the insured vehicle as a result of an accident caused by a third party uninsured motorist, the medical expenses insured amount automatically increases by an additional 50% . (The medical limit per person as well as the maximum per accident)

Lawsuit waiver against a responsible third party uninsured motorist: Through this endorsement in the case of an accident where the third party uninsured motorist is responsible, the insured will automatically be released from filing a lawsuit against the third party; this benefit does not apply in cases where the insured vehicle is hit and pushed into another vehicle(s) or when there are injuries or blood at the scene of the accident.