

Qualitas Compania de Seguros, S.A. de C.V. (The Insurance Company)
Mexican Tourist Auto Insurance
VIP (Special and Optional Endorsement)

Vandalism: This clause eliminates the exclusion for Vandalism Damage, meaning the intentional damage to or destruction or bad faith to the insured vehicle. A deductible of \$ 250 USD will apply for this coverage.

Partial theft: This coverage covers the partial theft with violence, of internal and external parts and components installed by the manufacturer of the vehicle. A deductible of \$250 USD will apply for this coverage.

Deductibles: Notwithstanding what is indicated in the appropriate sections of the General Conditions that precede this endorsement, the deductibles per claim are modified to be in the amounts shown on the declaration page of this policy for 1 Collision and 2 Total Theft. A deductible of \$100 USD for broken glass with a maximum value of \$ 1,000 USD or zero deductible when the glass is repairable. This benefit only applies to the following types of vehicles: Car, Van, Minivan, Pickup, and SUV (Sport Utility Vehicles).

Deductible waiver: In case of collision where you as the insured are not liable, there must be a responsible third party present and an approved police report with a disclaimer in our favor; the matter is transferred to The Legal team and the insured will give power of attorney to The Insurance Company's lawyer to continue the compensation for damages. The deductible will be waived after meeting these requirements for payment of damages or repair.

Increased Labor for repairs in the USA: Through this endorsement the clause corresponding to the repair costs of the insured vehicle is modified, where it mentions that the labor costs will be calculated in Mexico. With previous consent from The Insurance Company, the insured may proceed to repair the unit in a body shop in the United States. The labor costs for which The Insurance Company will reimburse the insured are stated in the following table:

Automobiles: \$ 50 per / hr for Mechanic and Electrician, \$ 38 / Hr for body and painting.

Pickups, SUVs and Vans: \$ 55 per / hr for Mechanic and Electrician, \$ 40 For / Hr for body and painting.

Motor Home: \$ 70 per / hr for Mechanic and Electrician, \$ 45 For / Hr for body and painting.

Occupants Civil Liability: \$ 10,000 USD. This coverage covers legal costs and compensations resulting from civil liability incurred by the Insured or any person that with his consent uses the vehicle and that as a result of such use, causes bodily injury or death to third parties occupying the insured vehicle as a result of a car accident, provided they are within the compartment or cabin designed for the transport of people.

Accidental driver death coverage for \$ 10,000 USD.

Transportation Expenses Due to Total Loss: When an insured person is unable to use their vehicle as a result of the involvement of some of the risks contracted in the coverage for property damage and / or Total Theft, and if such damage, according to appraisal performed or validated by The Insurance Company is classified as a total loss, The Insurance Company will pay to indemnify the insured the costs it incurs for that reason, the services to rent a compact sedan car of recent model (standard type AVEO General Motors or similar car), with the Rental Agency assigned by The Insurance Company, for a maximum period of fifteen (15) days. To grant service to rent a compact car it is necessary that The Insurance Company accepts and declares the total loss due to Physical Damage or Total Theft of the insured vehicle.

Extension of Coverage: The Insurance Company extends the Insured or usual driver, as the case may be, the following coverages, if they were designated as contracted in the declaration page of the policy:

- Liability for Damage to Third Parties.
- Legal Expenses.
- Occupants Medical Expenses and
- Qualitas Road Assistance.