



Home Insurance

General Conditions



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a. Object of the insurance

AXA Seguros, S.A. de C.V., hereinafter referred to as “the Company,” in accordance with the General Conditions and Endorsements of this Policy, insures the person indicated therein (hereinafter referred to as “the Insured”) against damages or losses caused by the covered perils, under the terms established in the Policy, provided they are listed as Covered and the coverage remains in full force.

The purpose of this insurance is to protect the Insured against economic losses resulting from property damages to the movable and immovable property that comprise their Home, as well as damages arising from their Liability within their private and family activities.

The Company will cover, in case of a claim for a covered peril, the insured property or responsibilities according to the limits and conditions stipulated in the Location List of the Policy, which consists of basic coverages that are extended through additional Endorsements.

In these additional Endorsements, the scope of coverages, as well as exclusions and limitations, are specified.



b. Definitions

For the purposes of this Policy, whether in singular or plural and always starting with a capital letter, the following Definitions shall be considered:

Insured: Person who, by paying the stipulated premiums to the Company, has rights to claim the services, payments, or benefits specified in the contracted coverages because of a Loss. The name appears on the Policy Cover Page.

Insured Policyholder: Natural person registered as Insured of the location in the insurance application and who signs the Beneficiary designation for coverage of Loss of Income due to Death or Total and Permanent Disability. In case there is more than one Principal Insured, the first mentioned shall be considered as such.

Mudslide: Mud sliding caused by Flood or rain.

Beneficiary: Natural or legal person who, at the moment a claim that warrants compensation occurs, according to the Policy, has the right to receive payment or the corresponding service.

Acts of God: An irresistible force that is impossible to prevent or foresee, beyond human or governmental control, such as hurricanes, earthquakes, and other natural disasters.

Foundation: Part of a building below ground level or below the first access level, supporting the construction and transmitting its load to the ground.

Coinurance: The amount payable by the Insured, expressed as a percentage of covered expenses after applying the Deductible. The percentage and the maximum amount payable by the Insured under this concept are specified in the Location List of the Policy.

Company: AXA Seguros, S.A. de C.V.

Policyholder: Natural or legal person who has requested the contract for themselves or third parties and is committed to paying premiums.

Gross Negligence: Lack of care, diligence, and application by a person in their actions, especially in fulfilling an obligation or specific situation.

Fraud: Any deception used to mislead or keep someone in error.

Electronic Equipment: All devices or apparatus powered via electrical network or batteries, performing complex functions through electronic circuits, such as measuring, data management, etc., not merely energy transformation.

Extortion: The act carried out without right by someone forcing another to give, do, refrain from doing, or tolerate something, which results in profit for the first or a third party and causes patrimonial damage to the Insured.

Family: Group of persons, regardless of blood ties or civil dependence, permanently residing for more than six months in the same Home.

Force Majeure: An event caused by human activity that, although foreseeable, cannot be avoided.

Hail: Atmospheric precipitation of water falling as hard, compact ice crystals.

Wave or Tsunami: Damage caused by violent agitation of sea waters, resulting from seabed seismic activity, which raises sea levels, propagates to the coasts, and causes floods.

Frost: Climatic phenomenon marked by an unexpected drop in ambient temperature to or below the freezing point of water at the location.

Hurricane: Flow of water moved by air, in a circular trajectory around a low-pressure center, over the sea or land, with peripheral wind speeds of 118 km/h or more, as identified by the National Meteorological Service.

Building: Set of main and accessory constructions with fixed installations (such as water, sanitation, lighting, solar panels and heaters, and others), as well as adjoining constructions, fences, gates, patios, outdoor areas, and other fixed attachments. Falsies ceilings, fixed carpets, tapestries, and wood adhered to floors, walls, or ceilings, as well as independent walls and

additional constructions on the same property, are considered part of the building.

Flood: Temporary and accidental covering of the ground by water, resulting from deviation, overflow, or rupture of banks of rivers, channels, lakes, reservoirs, or other natural or artificial water deposits or currents.

Rain Flood: Temporary and accidental covering of the ground by rainwater due to unusual and rapid water accumulation or displacement caused by extraordinary rains that meet any of the following conditions:

- a) Rain reaches at least 85% of the weighted average maximums of the occurrence zone over the past ten years, according to the procedure published by the Mexican Association of Insurance Institutions (A.M.I.S.), measured at the nearest meteorological station, certified by the National Meteorological Service of the National Water Commission, or
- b) The insured goods are within a flooded zone covering at least one hectare.

Pet: Domestic dogs or cats owned by the residents of the Home, living in a family environment, for companionship, emotional support, and in some cases, for protection or assistance.

Bad faith: Concealment of a mistake by one of the contracting parties, once known.

Tidal Wave: Sea disturbance characterized by a surge in sea level, caused by meteorological depression or disturbance, combining a decrease in atmospheric pressure and shear force from winds.

Snowfall: Precipitation of ice crystals in the form of snowflakes. Properties located in the first line facing the sea, lake, or lagoon: Set of insured goods under the same address where their first building in a straight line to the water source is located less than:

- 500 meters from the high tide wave break line
- 250 meters from the lake or lagoon shoreline.

Pile or Set: Pieces intended for use together and of the same or similar class, size, and quality.

Property: Real estate property consisting of a parcel of land enclosed by perimeter protection such as a fence or wall of different materials.

Cyber Risk: Any form of impact on the information (Data) and technology (Infrastructure) of a natural or legal person via networks or digital infrastructures (hardware devices) used for obtaining, storing, modifying, and exchanging information, including incidents like security breaches, hacking attacks, computer viruses, actions or omissions of dishonest or negligent employees, data leaks or loss, identity theft, damage to corporate or insured reputation, alteration, modification, destruction, or loss of information and data from external attacks, theft or loss of files, laptops, external memory devices like USBs, unauthorized access to confidential information,

non-compliance with data protection legislation, cyber threats (including data breaches and private information, network security claims, hacking, or restoration expenses, electronic payments, crisis communication expenses, and consulting services), fines and sanctions by regulatory agencies, loss of profits, criminal activities against data and electronic equipment, content violations, copyright or industrial property infringements, fraud, counterfeiting, unauthorized access, pornography, online harassment, and disclosure of non-public data. This includes all information systems supporting the insured's infrastructure and services.

Robbery with Violence: Appropriation or taking of insured property without right and using force on the goods or persons, leaving visible traces or intimidating, either morally or physically, those who carry or guard them.

The visible trace of violence could indicate the use of external force to enter the property, such as for private property entry, patios, or interiors where goods are contained.

For fixed or anchored property in patios, rooftops, gardens, or outdoor locations within the property, evidence of force or violence used must be visible.

Micro UAVs (Recreational Drones): (Remotely Piloted Aircraft System) composed of a remote-controlled aircraft, its control stations, command and control links, and any other component used for recreation, with a maximum takeoff weight of 2 kg, compliant with current regulations.

Kidnapping: The act of unlawfully depriving a person of their freedom, temporarily, with the aim of obtaining a ransom.

Telecommuting: A work organization mode where activities are performed at locations different from the workplace, using information and communication technologies for contact and management with the employer, as per NOM-037-STPS-2023.

Terrorism: Acts committed by one or more persons, either alone or representing an organization or government, employing force, violence, or other means for political, religious, ideological, ethnic, or other motives, aimed at overthrowing, influencing, or pressuring the de facto or legal government, or causing alarm, fear, or chaos among the population or economic sectors.

UMA: Daily value of the Unit of Measurement and Update.

Replacement Value: The amount necessary for the construction, reconstruction, repair, purchase, or installation of damaged goods, of an equal class, quality, size, or capacity as at the time of the loss, without considering depreciation, including related costs such as freight, customs duties, and assembly costs.

Motor Vehicle: Means of transportation specifically designed for the movement of persons or goods, requiring a license or registration plate for public roads in Mexico issued by the relevant authority.

Storm Winds: Winds reaching at least tropical depression category, tornado, or Beaufort scale grade 8 (62 km/h), according to the National Meteorological Service or recognized records.

Home: The set of main and accessory constructions with fixed installations (water, sanitation, lighting, solar panels, and heating systems, among others) and adjoining constructions, fences, patios, and outdoor areas, used permanently or for leisure, rented on an annual or short-term basis, located within the territorial limits, where the Insured is considered Owner, Tenant, Co-owner, or Borrower.



c. Basic Coverages

The Insured may contract at least one of the following basic coverages:

1. Property Damages to the Building
2. Property Damages to the Contents

Property Damages

Provided that it is specified as covered in the Location List of the Policy and up to the amount of the Sum Insured indicated therein, this coverage includes:

1.- Property Damages to the Building

1. Insured Property

- a. The Home, whose address appears in the Location List of the Policy, including buildings, supplementary constructions, walls, doors, windows, elevators, roofs, installations for water, sanitation, lighting, solar panels, and heaters, as well as other fixed accessories properly placed or installed.
- b. Completed buildings that are entirely or partially missing roofs, walls, doors, or windows, provided that such buildings were designed or constructed to operate under these circumstances, in accordance with the local building regulations in effect at the time of construction.
- c. Fixed property other than machinery that, by their nature, are exposed to the elements, understood as those located outside of buildings or inside buildings that are entirely or partially without roofs, doors, windows, or walls, such as:
 1. Swimming pools.
 2. Signs and billboards.
 3. Paths, walkways, streets, curbs, or yards within the insured's premises
 4. Decorative elements in outdoor areas.
 5. Sports facilities or courts.
 6. Outdoor lamps
 7. Reinforced concrete retaining walls, fences, perimeter gates or screens, and their doors or gates.
 8. Pergolas and pavilions.
 9. Irrigation systems, including piping networks.
 10. Transmission or reception towers and antennas.
 11. Metal or plastic tanks or silos.
- d. Personal property or that part of a building in basements or semi-basements, which are understood to be any enclosed space where all perimeter walls are in whole or in part below the natural ground level.

- e. Improvements and adaptations to the Home, leased by the Insured due to any of the risks covered by this coverage.
- f. In the case of Homes under condominium ownership, the common areas of the Building are included in the proportion attributable to the Insured as a Co-owner, according to the terms specified in their deed of incorporation.

If a claim occurs that affects the Home and exhausts the Sum Insured, the Company will automatically increase this amount by 10% for indemnification purposes.

2. Covered Perils

It covers losses or property damages caused by any peril, provided that such peril is sudden, accidental, or unexpected, and not expressly excluded in this Policy.

3. Excluded Property

Those mentioned in the General Exclusions.

4. Excluded Perils

In addition to the excluded perils mentioned in the General Exclusions, the Company shall in no case be responsible for damages caused to the insured property by or as a consequence of:

- a) Losses or damages due to theft, assault, or attempted theft or assault.**
- b) The Insured's need or desire to construct or replace the damaged goods at a location different from where they were at the time of the occurrence of the loss.**
- c) Any additional expenses exceeding the Sum Insured motivated by Laws or Regulations governing the construction, reconstruction, repair, or replacement of the damaged goods.**

2.- Material Damages to the Contents

1. Covered Goods

Property belonging to the Insured or residents of the Home:

1. Household items such as:

- a) Food, beverages, and other products stored for later use.
- b) Furniture, appliances, glassware, crockery, ceramics, and porcelain.
- c) Machinery or fixed equipment and their installations that are entirely or partially outdoor or inside buildings that are entirely or partially without roofs, doors, windows, or walls, provided they have

been specifically designed to operate under these conditions and are properly anchored.

- d) Domestic pets, limited to dogs or cats residing in the Home, provided they are older than six months.
- e) In the case of Homes under condominium ownership, the covered goods described above include the common areas of the Building corresponding to the Insured as a Co-owner, in accordance with the terms specified in their deed of incorporation.

Property with a unit or per set value exceeding the equivalent of 3,000 UMA must be listed in the Policy; otherwise, they are not covered.

- 2. Electronic Devices, such as: smartphones, electronic diary, tablets, GPS systems, and communication equipment, when they are less than 9 months old from the date of the claim since their first acquisition, must have an invoice or proof of purchase, or up to 12 months from their release date for sale in the national territory, if no proof of purchase is available.
- 3. Computers, printers, scanners, photographic and video equipment, video game consoles, and projectors with less than 18 months from the date of acquisition at the time of the claim, must have an invoice or proof of purchase, or 24 months from their release date for sale in the national territory if no proof of purchase is available.
- 4. Artistic, decorative, or sporting items, such as: paintings, carpets, sculptures, tapestries, screens, fishing or golf equipment, micro RPAS (recreational drones), musical or precision instruments, antiques, or items that are difficult or impossible to replace.
- 5. Jewelry, watches, weapons (provided they are legally authorized), collections, and art objects.
- 6. Clothing, accessories, and personal objects.
- 7. Property belonging to the residents of the Home, used for performing their telecommuting activities.

2. Covered Perils

This coverage includes:

- a. Loss or material damages caused by any peril, provided that such peril is sudden, accidental, or unexpected, and not expressly excluded for this coverage.
- b. Damages to the insured property resulting from temperature changes in rooms or refrigerators due to any of the perils covered by this coverage.
- c. Outside the Home, clothing or sets of garments that are at dry cleaners, laundries, tailoring shops, or repair workshops due to any of the risks covered by this coverage.

- d. Expenses arising from accidents or illnesses suffered by covered dogs or cats. This coverage provides for a single event during the policy term, with a sub-limit of the Contents Sum Insured, up to an amount equivalent to 250 UMA. Specifically, for illness, the coverage begins 30 calendar days after the start date of the coverage indicated in the Policy Location List. This condition applies only for new business, first-time contracting, or coverage extension.
- e. In the event of total loss, whether by theft or property damage, of the Insured's family vehicle, provided that it has active insurance with any insurer for material damage and theft. The Company will indemnify the Insured for a single event during the policy term, up to a maximum amount of 250 UMA, as a sub-limit of the coverage's Sum Insured, to assist with transportation expenses arising from the loss of the vehicle.

3. Excluded Property

In addition to the Property mentioned in the General Exclusions, the Company shall in no case be responsible for damages caused to:

- a) Property different from those mentioned as covered, over which the residents of the Home have no insurable interest.
- b) Property with a value exceeding 3,000 UMA that are not listed in the Policy.
- c) Property mentioned in items 2 and 3 of the Covered Property section of this coverage, that do not meet the specified age requirements.
- d) Micro RPAS (recreational drones) different from those mentioned as covered, and that do not comply with current applicable regulations.
- e) Additional support for the mobility of the Insured derived from the total loss of the family vehicle:
 - Vehicles that are not for private use.
 - Vehicles exceeding 3.5 tons of cargo.
 - The family vehicle.
 - Any liability arising from the use or possession of the vehicle.
- f) Additional in the case of Pets:
 - Pets under six months of age.

- **Aesthetic surgical interventions, such as those used in certain breeds to shape ears or tails, as well as nail removal.**
- **Accidents, illnesses, and death resulting from fights with other animals in illegal fights.**
- **Vaccines, deworming, or any service considered preventive medicine.**
- **Injuries, illnesses, or death of the pet due to neglect, negligence, or abandonment by the Insured.**
- **Pre-existing accidents or illnesses.**

4. Excluded Perils

In addition to the risks excluded in the General Exclusions, the Company shall in no case be responsible for damages caused to the insured goods by or as a consequence of:

- a) Losses or damages due to theft, assault, or attempted theft or assault.
- b) Excessive expenses or claims exceeding the Repair or Replacement value of the damaged or lost parts, without considering the special value that the item might have as part of a Set, Pair, or Game.
- c) Losses or damages for which the manufacturer or supplier of the insured goods is legally or contractually responsible.

5. Indemnity

In addition to the provisions of the General Clauses, in all eligible indemnities, the Company may choose to replace the item subject to loss to the satisfaction of the Insured; or pay the amount of damages, losses, or expenses incurred to restore the property to operational condition, similar to the state prior to the occurrence of the loss; including repair, assembly, disassembly, reassembly, removal, reinstallation, freight, and customs expenses, if any; with a limit equal to the amount of the Sum Insured. Expenses for temporary repairs will be borne by the Company only when they are part of the final repair cost.

The amount of damages or losses will be the lesser of the Replacement Value of the affected property, the repair value, and the amount claimed based on the documentation provided. For clothing or sets of garments covered at dry cleaners, laundries, tailoring shops, or repair workshops, the maximum responsibility of the Company will be the equivalent of 100 UMA at the time of the loss, per item or set of clothing.



d. Additional Coverages

In the case of indemnity for Pets, the Insured must submit a report issued by the veterinarian responsible for attending to the insured Pet, which must include at least:

- Date and time of admission to the clinic.
- Description of the Pet being attended.
- Type of accident or illness suffered.
- Condition of the Pet upon arrival at the clinic.
- In case of death, specify the cause.
- Veterinary services provided.
- Conclusions and, if applicable, observations regarding the treatment to be followed.
- Name, signature, and professional license number of the veterinarian who attended the Pet.
- Address, email, and contact phone number of the clinic or office where the Pet was attended.

This report, along with the invoice, must be submitted to the Company for evaluation and determination of eligibility.

Additionally, in the event of the Pet's death, the Insured must present the invoice for burial or cremation services and urn.

For the financial support in case of total loss of the Insured's family vehicle, it will be provided in a single payment. To receive this, the Insured must submit the total loss determination in case of material damage or an approved settlement in case of total theft, issued by the insurer of the family vehicle, registered in the name of the Insured.

The following listed perils are excluded from the Basic Coverages and can only be covered under these, through an explicit agreement between the Insured and the Company, with the respective payment of the additional premium. The Company will provide written confirmation of this in the Policy Location List.

A) Additional Coverages for Property Damages

- **As a sub-limit of the insured amount for the Material Damages coverages to the Building or Contents:**

a) Earthquake or Volcanic Eruption Coverage.

b) Hydrometeorological phenomena Coverage.

- **With an additional insured amount for Property Damages coverages to the Building or Contents:**

c) Debris Removal.

d) Extra Expenses Coverage.

e) Rental Loss.

a) Earthquake or Volcanic Eruption

As long as it is specified as covered in the Policy Location List, it is included within the same Sum Insured for Property Damages to the Building or Contents, according to the following:

1. Covered Perils

Losses or property damages directly caused by an Earthquake or Volcanic Eruption are covered as a sub-limit of the insured amount contracted and stipulated in the Policy Location List for Material Damage.

2. Excluded Risks

In addition to the risks excluded in the General Exclusions Clause, the Company shall in no case be responsible for damages caused to the insured goods by or as a consequence of:

a) Vibrations or natural movements of the subsoil that are unrelated to the Earthquake or Volcanic Eruption, such as subsidence, displacements, and settlements.

b) Storm surges or Floods, even if they are caused by one of the hazards covered by this coverage.

3. Claims filed for Earthquake or Volcanic Eruption

Damages covered by this coverage will be considered as a single loss if multiple Earthquakes or Volcanic Eruptions occur within 72 consecutive hours.

4. Deductibles and Coinsurance Applications

For each claim related to Property Damages to the Building and Contents, the Deductible specified in the Policy Location List will be applied first, followed by the applicable Co-insurance. If the coverage for Earthquake or Volcanic Eruption and Hydrometeorological Phenomena is contracted for the same Home, and an event occurs causing direct damages indemnifiable both by the earthquake and by a wave of the sea, the Deductible to be applied will be that of the risk with the higher stipulated Deductible.

b) Hydrometeorological Phenomena

As long as it is specified as covered in the Policy Location List, it is included within the same Sum Insured for Material Damages to the Building or Contents, according to the following:

1. Named storm Definition and Waiting Period Determination

Named Storm: Any tropical cyclone once it is assigned a name by the World Meteorological Organization and/or the National Hurricane Center which is a division of the National Oceanic and Atmospheric Administration (NOAA) of the United States of America, responsible for monitoring and predicting the behavior of tropical storms and hurricanes, for the Atlantic, North and Eastern Pacific Region, available for reference at <https://www.nhc.noaa.gov/>

Waiting Period: If the property is exposed to one or more named Storm(s) at the time of buying this insurance, the coverage against Hydrometeorological Phenomena will become effective 14 calendar days following inception date of the Policy. The above will apply to new Policies, meaning policies first issued, and to Policies in effect for which the Insured has requested coverage or extension of coverage against **Hydrometeorological Phenomena**.

2. Insured Perils

Losses or material damages directly caused by the hydrometeorological phenomena listed below are covered, as a sub-limit of the Sum Insured for the Building or Contents, caused by direct damages from mudslides, hail, frost, hurricanes, floods, rain-induced floods, storm surges, high tides, snow, and tempestuous winds, in accordance with the definitions specified in the Definitions section. Under this concept, damages caused by obstructions in the sanitary and water drainage systems located within the insured properties, as well as runoff caused by accumulated hail, are also covered.

3. Excluded Property Covered by Express Agreement

Those listed in items b), c), and d) of the Covered Goods section under Property Damages to the Building, and item c) of the Insured Property section under Property Damages to Contents.

4. Excluded Property

In addition to the property excluded in the General Exclusions, the Company shall in no case be responsible for losses or damages to:

- a) Personal property outdoors.
- b) Completed buildings and their contents that, due to their use, lack entirely or partially doors, windows, or solid walls, when such buildings were not designed or constructed to operate under these conditions, in accordance with current local building regulations.
- c) Contents and stock within finished buildings that lack entirely or partially roofs, walls, doors, or windows, unless the buildings are destroyed or damaged in their exterior roofs, walls, doors, or windows by the direct action of the covered risks, causing openings or cracks through which water, hail, mud, wind, or snow entered. This exclusion does not apply to damages caused by flood or rain flood risks.
- d) Buildings or structures with walls or roofs made of plastic or textile sheets.
- e) Any good located between the nearest retaining wall to the beach or coast and the limit of the wave or those within the federal zone, whichever is less.
- f) Retaining walls made of materials other than reinforced concrete.
- g) Goods located in zones considered high risk for flood or mudslide by the General Directorate of Civil Protection or its regional branches.

5. Excluded Perils

In addition to the risks excluded in the General Exclusions, the Company shall in no case be responsible for losses or damages caused by or as a consequence of:

- a) Floods, rain floods, or confined mudslides only within the locations where the insured goods are located.
- b) Scouring of structures located in the first line of construction at the shoreline, unless protected by retaining walls with reinforced

concrete foundations or protected by breakwaters with tetrapods made of reinforced concrete. Buildings and contents located more than 50 meters from the high tide wave break line or more than 15 meters above sea level during high tide are excluded from this.

c) Damages caused by contamination unless the covered goods suffer direct material damages caused by the covered risks that result in their contamination. Expenses or damages resulting from environmental cleanup or decontamination (soil, subsoil, air, or water) are not covered.

6. Claims Filed for a Hydrometeorological Event

Any loss caused by hydrometeorological phenomena lasting up to 72 hours, or 168 hours for floods, will be considered as a single claim. Multiple events exceeding the limits indicated in this coverage will be considered as separate claims.

7. Deductibles and Coinsurance Application

In each claim for material damages to the Building and Contents covered, the Deductible specified in the Policy Location List will be applied first, followed by the applicable Co-insurance.

If the Policy includes coverage for Earthquake or Volcanic Eruption and Hydrometeorological Phenomena for the same Home, and an event causes direct damages indemnifiable by both perils, the Deductible to be applied will be that of the peril with the higher stipulated Deductible.

c) Debris Removal

As long as it is specified as covered in the Policy Location List, it is covered according to the following:

1. Covered Perils

Removal of debris resulting from the insured property being damaged by an indemnifiable loss for Property Damages to the Building or Contents, and when necessary to carry out dismantling, demolition, cleaning, or hauling to restore or rebuild the damaged insured property.

The Insured, except in cases where the damage to the insured property was caused by third parties, may initiate debris removal immediately after the loss without prior authorization from the Company, whenever they consider it appropriate, provided they have the proper conditions to do so without risking their own life, property, or that of any third party.

2. Indemnity

In addition to the provisions of the General Clauses, for any eligible indemnity, the Company will compensate the Insured up to the amount specified in the Policy Location List, upon prior verification of the expenses incurred by the Insured.

d) Extra Expenses

As long as it is specified as covered in the Policy Location List, and up to the contracted amount of the Sum Insured and for the maximum period established therein, it is covered as follows:

1. Covered Risks

The Company will indemnify the Insured:

- a) When they need to vacate the Home to repair or rebuild their damaged property caused by an indemnifiable loss for Property Damages to the Building or Contents.
- b) When authorities prohibit access to the Home for any reason.

2. Indemnity

In addition to what is stated in the General Clauses, for any eligible indemnity, the Company will compensate for the maximum period established in the Policy, starting from the date the loss occurred, and this shall not be limited by the end date of the Policy's validity.

This coverage also includes expenses incurred for:

- a) Rental of a house, apartment, guesthouse, or hotel.
- b) Moving furniture and household accessories.
- c) Insurance for transporting furniture and household accessories.
- d) Storage of furniture and household accessories.
- e) 50% of the costs of electricity, gas, and water when the Insured is staying at a relative's house.
- f) Immediate sustenance, such as clothing, footwear, personal transportation, food, laundry, and dry cleaning for the Insured, family members, or personnel permanently residing in the Home.

Exclusion:

If authorities prohibit access to the Home, expenses incurred by the Insured during a period not exceeding one month will be covered. This month is included within the maximum period established in the Policy Location List.

3. Exclusions

In addition to the general exclusions, the Company shall in no case be responsible for damages caused to the insured goods by or as a consequence of:

- a) **Construction, repair, or replacement of the insured property covered by the Policy.**
- b) **Interference by strikers, persons participating in strikes, labor disturbances, riots, or other individuals who interrupt or delay reconstruction, repair, replacement, or occupation of the Home.**

4. Indemnity

In addition to the provisions of the General Clauses, the coverage will cease when:

- a) The Insured is reinstated in the Home or another property.
- b) The Sum Insured indicated in the Policy Location List is exhausted, or the maximum indemnification period contracted ends.

In the event of a property damage loss, the Company will pay the Insured an advance equivalent to one month of the contracted indemnification period, upon presentation of proof. The remaining amount, if any, will be reimbursed to the Insured upon presentation of the respective receipts for all expenses incurred, including the advance paid, up to the amount of the Sum Insured.

e) Rental Loss

As long as it is specified as covered in the Policy Location List, and up to the contracted amount of the Sum Insured and for the maximum period established therein, it is covered as follows:

1. Covered Perils

It accounts for the actual financial loss of the Insured who owns the Home and who, through a duly signed lease agreement, receives monthly income from it. In the event of a loss that is indemnifiable for Property Damages to the Building or Contents, and if the Insured ceases to receive such rents, the Company will indemnify them for a maximum period established in the Policy, starting from the date the loss occurred, and this period shall not be limited by the end date of the Policy's validity.

For the purposes of this coverage, "Rent" will be the amount the Insured receives from renting the Home, excluding:

- a) Salaries of the concierge or manager.
- b) Commissions for rent collection or building management.
- c) Taxes.
- d) Service costs such as maintenance, cable, internet, water, electricity, telephone, and gas.
- e) All expenses attributable to the Insured (Lessor).

2. Sum Insured

The Sum Insured must correspond to the amount stipulated in the Policy Location List, which is the monthly rent established in the current lease agreement between the Insured and the Tenant on the date of the loss.

3. Indemnity

In addition to what is stated in the General Clauses, for any eligible indemnity, the amount paid to the Insured will be a monthly amount equivalent to the rent established in the lease agreement, not exceeding the Sum Insured.

4. Exclusions

In addition to the Perils excluded in the General Exclusions, the Company shall in no case be responsible for damages caused to the insured property by or as a consequence of:

- a) **The Insured's financial inability to bear the cost of reconstruction or repair of the Home.**
- c) **Losses resulting from interference by strikers, persons participating in strikes, labor disturbances or riots, or other individuals who interrupt or delay reconstruction, repair, replacement, or occupation of the Home.**

B) Glass

1. Covered Property

- a. Glass properly installed in the Home, including stained glass, domes, partitions, windows, doors, including their decorations and frames. Glass located in the Home such as panes, glass coverings, dividers, mirrors, display cases, curved glass, antiques, sculptures, and similar items.
- b. In the case of Homes under condominium regime, the covered property described above also include the common areas of the Building corresponding to the Insured as a Co-owner, in accordance with the terms specified in their deed of incorporation.

2. Covered Perils

This coverage protects against:

- a. Property damages caused by any risk, as long as it is sudden, accidental, or unforeseen, and not expressly excluded for this coverage.
- b. Damages resulting from improvements and adaptations to the Home, leased by the Insured due to any of the risks covered by this coverage.

3. Excluded Property

In addition to the Goods excluded in the General Exclusions, the Company shall in no case be responsible for damages caused to goods other than those mentioned as covered.

4. Excluded Perils

In addition to the risks excluded in the General Exclusions, the Company shall in no case be responsible for damages caused to the covered property by or as a consequence of:

- a. **Scratches, abrasions, or other superficial defects in glass of any thickness.**
- b. **Any liability to third parties for damages or losses caused by the insured goods to their goods or persons.**

5. Indemnity

In addition to what is stated in the General Clauses, in all eligible indemnities, the Company may choose to replace the damaged item to the satisfaction of the Insured, or pay the amount of damages, losses, or expenses incurred to restore the goods to operational condition, similar to the state prior to the loss, including repair, assembly, disassembly, reassembly, removal of the glass, freight, and customs expenses, if any. This shall be limited to the amount of the Sum Insured. Expenses for temporary repairs will be borne by the Company only when they are part of the final repair cost.

c) Family Liability

As long as it is specified as covered in the Policy Location List and up to the contracted amount of the Sum Insured, it is covered as follows:

Definition:

For this coverage, the concept of the Insured includes the permanent residents of the Home.

1. Territorial Limit

The Company extends the territorial scope of Family Liability coverage worldwide, solely when the Insured is traveling for study or leisure abroad.

2. Subject matter of Insurance

The Company covers the Insured for acts that cause physical harm to Third Parties, for which they are liable due to non-intentional acts or omissions occurring during the term of this coverage; and which result in death, injury, or health impairment of said Third Parties, or the deterioration or destruction of property owned by them, in accordance with applicable civil liability laws in force in the United Mexican States. For trips abroad, the respective foreign legislation will apply.

3. Scope of Insurance

The Company's obligation includes:

- a) Payment for the repair of damages and consequential damages, including moral damages, for which the Insured is liable.
- b) Payment of the defense expenses of the Insured, including, among others:
 1. Payment of judicial bonds the Insured must provide as guarantees for the payment of sums claimed under civil liability covered by this policy.
 2. Payment of legal advisory expenses, procedures before authorities, procedures with third parties, their lawyers or experts (including investigations and reports), court costs, and legal interest.
 3. Payment of expenses incurred by the Insured for processing and settling claims.

4. Limitation of the Insurance Scope

- a) Multiple damages arising during the validity of the coverage from the same cause will be considered as a

single incident, which will be deemed to have occurred at the time of the first damage in the series.

- b) The expenses referred to in numeral 2 of the Scope of the insurance will be covered additionally but shall not exceed 50% of the responsibility limit insured for this coverage.
- c) The responsibility limit assumed by the Company for personal accidents involving persons performing maintenance work in the Home, whether one or multiple domestic workers, will be the limit established by the Federal Labor Law, up to the contracted Sum Insured.
- d) Physical injuries to the permanent residents of the Home, during their private and family activities, will have an annual sub-limit of 5% of the responsibility limit for this coverage, with a maximum of 2,000 UMA. If the injury requires adaptations in the Home to facilitate mobility, prevent falls, or promote independence (such as installation of ramps, grab bars in showers and toilets), an additional 250 UMA will be available for this purpose.

5. Insured Liability

It covers the Insured's Legal or Extra-Contractual Civil Liability for damages to Third Parties arising from private and family activities, including but not limited to:

- a) As Owner or Tenant of one or more homes (including those used on weekends or vacations), garages, gardens, pools, antennas, security installations, and other contents, belongings, or accessories.
- b) As Co-owner of apartments or houses (including those used on weekends or vacations). The legal or extra-contractual civil liability of the Insured for damages caused within common areas of the condominium where they reside is also insured.

In all these cases, the coverage particularly but not exclusively includes:

- a) Acting as head of the family.
- b) Damages caused to third parties resulting from fire or explosion of the Home, or damages caused to the Home by fire or explosion when the Insured is a Tenant.
- c) Damages caused to third parties resulting from accidental or unforeseen water leaks.
- d) Sports practiced as an amateur.
- e) Use of bicycles, skates, pedal or rowing boats, and motorized ground vehicles intended solely for use within the Insured's Properties that do not require license plates for use in public places.
- f) Possession or use of white arms, air guns, or firearms for hunting or target shooting, provided they have the legal authorization required by authorities.
- g) As owner of domestic animals or guardians.

- h) During study, vacation, or leisure trips, inside or outside the United Mexican States.
- i) Accidents involving their domestic workers, related to obligations imposed by the Federal Labor Law.
- k) Execution of minor civil works that do not involve structural changes to the Home.

This section also covers the Insured's liability of:

- a) Their children, only if they live permanently with them.
- b) Children on study or leisure trips who depend economically on the Insured.
- c) Pupils and incapacitated persons under the legal guardianship of the Insured, for whom they are legally responsible to third parties.
- d) Acts of the Insured's spouse.
- e) Domestic workers performing their duties, as well as persons engaged in maintenance work on the Home.
- f) Persons permanently residing in the Home.

The persons mentioned above are considered Insured and shall not be regarded as Third Parties for the purposes of this policy, except for liability arising from bodily injuries accidentally suffered by their temporary or permanent domestic workers, or the permanent residents of the Home, during the performance of their duties, which cause bodily injuries or death.

6. Sum Insured

The liability limit of the Company for this coverage shall be the amount specified as the Contracted Sum Insured in the Policy Location List.

7. Excluded Liability

It is understood and agreed that in no case does this coverage cover responsibilities for:

- a) Breach of contracts or agreements when such breach has not resulted in death or health impairment of Third Parties, nor deterioration or destruction of their property.**
- b) Substitute benefits for breach of contracts or agreements.**
- c) Responsibilities arising from gross negligence of the victim.**
- d) Bodily damages, prejudices, or moral damages caused to the family members or in-laws of the Insured residing permanently or temporarily with them.**
- e) Damages from participation in betting, races, contests, or sports competitions of any kind or their preparatory trials.**

- f) Damages derived from the operation of an industry or business, the exercise of a paid profession, trade, or service, or from a position or activity of any kind, even if honorary.**
- g) Premiums for bonds required as guarantees to secure the Insured's pretrial, provisional, or conditional release during a criminal process.**
- h) Responsibilities attributable to the Insured under the Federal Labor Law, Social Security Law, or other related regulations, except for coverage for domestic workers specified in this Responsibilities section.**
- i) Damages caused by ground or subsoil instability, sinking, or settlement, or due to lack or insufficiency of consolidation works to prevent the loss of support of neighboring properties.**
- j) Responsibilities arising from indemnities that have or imply the nature of a fine, penalty, or punishment, such as punitive or exemplary damages.**
- k) Damages resulting from Earthquake, Volcanic Eruption, hydrometeorological phenomena, or any other Fortuitous Event.**
- l) Responsibilities arising from the storage and use of explosive materials.**
- m) Responsibilities as owner of construction works carried out by independent contractors.**
- n) Responsibilities for damages caused by works, constructions, extensions, or structural demolitions.**
- o) Responsibilities resulting from the loss of goods.**
- p) Acts of authorities or administrative or judicial decisions.**
- q) Material or bodily damages related to any disease declared or not as a pandemic, infectious, sexually transmitted, or viral, such as AIDS or HIV.**

8. Procedure in the event of Loss

Notice of Loss

The Insured is obliged to notify the Company as soon as they become aware of the claim or demand received, in accordance with the period established in the Notice Clause, providing the documents or copies thereof that have been delivered to them for this purpose. The Company must promptly notify the Insured in writing if it chooses not to handle the legal defense process. In such cases, the Company will advance the amount up to what it is obliged to pay for defense costs, which the Insured shall use diligently.

If the Company does not make this notification as stipulated, it will be understood that it has taken over the legal defense processes against the Insured, who must cooperate accordingly.

Cooperation and Assistance of the Insured

The Insured must, in any proceeding initiated against them due to the covered liability:

- a) Provide the necessary data and evidence requested by the Company for their defense, if required, or if the Insured does not appear.
- b) Exercise and enforce the actions and defenses that correspond to them in law.
- c) Appear in all proceedings.
- d) Grant powers to the lawyers appointed by the Company to represent them in such proceedings, if they cannot intervene directly in all procedures.

All expenses incurred by the Insured to fulfill these obligations will be charged to the defense costs part of the Sum Insured. If the Company acts negligently in determining or managing the defense, its responsibility for defense expenses is unlimited.

Claims and suits

- a) The Company is authorized to settle extrajudicial or judicial claims, conduct lawsuits or proceedings before authorities, and enter into agreements.
- b) Any acknowledgment of debt, settlement, agreement, or other legal act recognizing responsibility made by the Insured without the Company's consent will not be valid.
- c) The Insured's acknowledgment of a fact's materiality cannot be equated with recognition of responsibility.

Insurance beneficiaries

Through this coverage, the right to indemnity is directly attributable to the injured Third Party, who is considered the Beneficiary, from the moment the incident occurs.

Reimbursement

If the Third Party is indemnified in whole or in part by the Insured, the Insured will be proportionally reimbursed by the Company, up to the limit of the Sum Insured specified in the Policy Location List.

D) Theft of Contents Inside the Residence

As long as it is specified as covered in the Policy Location List, and up to the amount of the Sum Insured indicated therein, this coverage includes:

1. Covered Property

Property owned by the Insured or the residents of the Home:

1. Domestic items such as:
 - a) Food, beverages, and other products stored for later use.
 - b) Furniture, appliances, solar panels and heaters, glassware, crockery, ceramics, and porcelain.
 - c) Glass, including decorative and framing elements, panes, glass covers, mirrors, display cases, curved glass, antiques, sculptures, and similar items.
 - d) Machinery or fixed equipment and their installations that are entirely or partially outdoors or inside buildings that are entirely or partially without roofs, doors, windows, or walls, provided they have been specifically designed to operate under these conditions and are properly anchored.
 - e) Non-negotiable official documents such as birth certificates, marriage certificates, driver's licenses, passports, visas, and professional licenses.
 - f) In the case of condominiums, the covered goods described above also include the common areas of the building corresponding to the Insured as a Co-owner, in accordance with their deed of incorporation.
 - g) Also covered are fixed or built-in installations that, by their nature, remain exposed outdoors within the property where the Home is located, such as pipes or hydraulic and electrical installations belonging to the Home.

Property whose unit value or per set exceeds 3,000 UMA must be listed in the Policy; otherwise, they are not covered.

2. Electronic Devices such as: smartphones, agendas, tablets, GPS systems, and communication equipment, when they are less than 9 months old from the date of the loss since their first acquisition, must have an invoice or proof of purchase. Alternatively, they are covered if they are up to 12 months old from their launch date for sale in the national territory, if no proof of purchase is available.
3. Computers and Equipment including printers, scanners, photographic and video equipment, gaming consoles, and projectors, with less than 18 months from their first acquisition at the time of the loss, provided they have an invoice or proof of purchase. They are also covered if they are up to 24 months old from their launch date for sale in the national territory, if no proof of purchase exists.

4. Artistic, Decorative, or Sports Items for example: paintings, carpets, sculptures, tapestries, screens, fishing or golf equipment, recreational drones (RPAS Micro), musical or precision instruments, antiques, or items that are difficult or impossible to replace.
5. Jewelry, Watches, Weapons (provided they are legally authorized), collections, and artworks.
6. Clothing and Personal Items including accessories and objects for personal use.
7. Property of the Residents used by the residents of the Home for performing their telecommuting activities.

2. Covered Perils

This coverage protects against loss or damage to the insured property caused by unauthorized appropriation or taking, using force or violence against the goods or persons, or intimidation—whether moral or physical—against the persons carrying or guarding them:

- a) For property protected by walls, roofs, doors, and windows, theft committed with violence from outside to inside the Home where they are located is covered, leaving visible signs of violence at the point of entry.
- b) For fixed or built-in installations located outdoors, signs of violence used to steal the property must be visible at the location where the properties were situated.
- c) Damage to movable or immovable goods resulting from theft or attempted theft.
- d) Loss or damage to insured property or damages to the physical construction of the Home caused by violence or attempted violence during theft.
- e) Theft involving assault or attempted assault carried out using physical or moral violence against persons.
- f) Non-delivery of garments or sets of clothing covered under this coverage, during theft with violence while they are in dry cleaners, laundries, tailoring shops, or repair workshops.
- g) Expenses for replacing non-negotiable official documents that were stolen.
- h) Expenses incurred due to physical injuries suffered by the Insured or permanent residents of the Home as a result of assault or theft with violence, up to 10% of the contracted Sum Insured for this coverage, with a limit of 500 UMA per one or all claims.

3. Excluded Property

In addition to the goods mentioned in the General Exclusions, the Company shall in no case be responsible for losses or damages to:

- a) **Cash.**
- b) **Negotiable securities, bank cards, or departmental cards, checks, promissory notes.**

c) Property with a value exceeding 3,000 UMA that are not listed in the Policy.

d) Property mentioned in numerals 2 and 3 of the “Covered Property” section of this coverage, that do not meet the specified age requirements.

4. Excluded Risks

In addition to the risks mentioned in the General Exclusions, the Company shall in no case be responsible for damages caused to the insured property by or as a consequence of:

- a) **Theft or breach of trust by domestic employees serving the Insured, or by persons for whom the Insured is legally responsible, or by members residing in the Home.**
- b) **Theft committed by the Beneficiaries of the Insured or their authorized representatives.**
- c) **Theft without violence, mysterious disappearance, or loss.**

5. Sum Insured

The responsibility limit of the Company for this coverage will be the contracted and stipulated Sum Insured in the Policy Location List.

6. Documents the Insured Must Present in Case of a Claim

In addition to the **documents, data, and reports mentioned in the Claims, Data, and Reports** clause; to expedite the processing of the claim, the Insured shall provide the Company with the following documents and information:

- Certified copy of the actions taken by the relevant authority involved in the investigation, related to the report filed by the Insured regarding the loss or related facts.
- Certified copy issued by the relevant authority concerning the preliminary investigation, including:
 - Details and description of the stolen goods.
 - Record of the ocular inspection conducted by the relevant authority.
 - Confirmation of the report by the Insured.
 - Witness statements regarding the facts and preexistence of the stolen items.
 - Any other document or evidence requested by the Company.
- a) All data related to the circumstances in which the loss occurred, along with certified copies of actions taken by the Public Prosecutor’s Office

or any other involved authority, corresponding to the jurisdiction where the events took place, correctly recording the Policy number, engine, serial, and license plate number of the affected vehicle, related to the report filed by the Insured.

- b) In case of total loss of the vehicle, it is required to present a copy of the total loss appraisal issued by the insurer or the official record stating such loss.

7. Indemnity

In addition to what is stated in the General Clauses, in the event of a claim to the insured property, the Company will pay the amount of damages suffered, limited to the amount of the Sum Insured, and not exceeding the lower of the replacement value, repair value, or the value claimed based on the documentation provided.

When any of the insured property consist of articles in Sets or Games, **the Company will in no case indemnify more than the value corresponding to the lost or damaged part(s), regardless of any special value the article may have as part of a Set or Game.**

For garments or sets of clothing covered at dry cleaners, laundries, tailoring shops, or repair workshops, the maximum responsibility of the Company will be the equivalent of 75 UMA at the time of the loss, per garment or set of clothing.

E) Theft Outside the Home

As long as it is specified as covered in the Policy Location List, and up to the amount of the contracted Sum Insured, this coverage includes:

1. Covered Property

Property owned by the Insured or the residents of the Home:

1. Domestic items such as:
 - a) Food, beverages, and other products related to the Home's pantry.
 - b) Non-negotiable official documents such as birth certificates, marriage certificates, driver's licenses, passports, visas, and professional licenses.

Property with a unit value or per set exceeding 3,000 UMA must be listed in the Policy; otherwise, they are not covered.

2. Electronic Devices such as: smartphones, agendas, tablets, GPS systems, and communication equipment, when they are less than 9 months old from the date of the loss since their first acquisition, must have an invoice or proof of purchase. Alternatively, they are covered if they are up to 12 months old from their launch date for sale in the national territory, if no proof of purchase is available.

3. Computers and Equipment including printers, scanners, photographic and video equipment, gaming consoles, and projectors, with less than 18 months from their first acquisition at the time of the loss, provided they have an invoice or proof of purchase. They are also covered if they are up to 24 months old from their launch date for sale in the national territory, if no proof of purchase exists.
4. Artistic, Decorative, or Sports Items for example: fishing or golf equipment, recreational drones (RPAS Micro), musical or precision instruments, or binoculars.
5. Jewelry, Watches, and Weapons (provided they are legally authorized)
6. Clothing and Personal Items including accessories and objects for personal use.

2. Covered Perils

Notwithstanding the Territorial Limit clause, this coverage protects against loss or damage caused by theft with violence, attempted theft, or assault, understood as acts committed using force or violence against the carriers of the property or persons, whether moral or physical, as long as the goods are in the possession of the Insured or any household member.

It also covers:

- a) The loss or theft of covered property caused directly by sudden accident or illness that results in loss of consciousness, bodily injury, or death of any household resident or their domestic employees during their duties.
- b) The loss or theft of covered goods resulting from violence or total theft of the vehicle when the property are inside it. For this coverage, violence is understood as the use of physical force on the vehicle from outside, leaving signs of the alteration where entry was made.
- c) Expenses for injuries suffered by the Insured or permanent residents of the Home due to assault or theft with violence, up to 10% of the contracted Sum Insured for this coverage, with a limit of 500 UMA per claim or all claims.

3. Excluded Property

In addition to the property mentioned in the General Exclusions, the Company shall in no case be responsible for losses or damages to:

- a) **Documents of any negotiable or non-negotiable kind (other than those mentioned as covered in the Covered Goods section), postal or fiscal stamps, checks, promissory notes, manuscripts, and any information recorded on data storage devices.**
- b) **Property with a value exceeding 3,000 UMA that are not listed in the Policy.**

c) **Property mentioned in numerals 2 and 3 of the Covered Property section that do not meet the specified age requirements.**

d) **Theft or damage to the vehicle in which the covered goods are located.**

4. Excluded Perils

In addition to the risks mentioned in the General Exclusions, the Company shall in no case be responsible for material damages caused to the insured property by or as a consequence of:

a) **Loss or damage occurring inside the Insured's residence.**

b) **Loss or damage to goods while on board any land, sea, or air transportation during loading and unloading operations (except for goods carried by the Insured or family members as personal luggage).**

5. Sum Insured

The responsibility limit of the Company for this coverage will be the amount specified as the contracted Sum Insured in the Policy Location List.

6. Indemnity

In addition to what is stated in the General Clauses, in the event of a claim to the covered property, the Company will pay the amount of damages suffered, limited to the amount of the Sum Insured and not exceeding the lower of the replacement value, repair value, or the value claimed based on the documentation provided.

When any of the insured property consist of items in Sets or Games, **the Company will in no case indemnify more than the value corresponding to the lost or damaged part(s), regardless of any special value the item may have as part of a Set or Game.**

F) Cash and Securities

As long as it is specified as covered in the Policy Location List, and up to the amount of the contracted Sum Insured this coverage includes:

1. Covered Property

Cash in hand, banknotes, securities, and other negotiable and non-negotiable documents, such as: bills of exchange, promissory notes, checks, shares, financial bonds, mortgage bonds, savings bonds, and mortgage certificates, owned by the Insured or any household member, without exceeding the insurable interest they hold in such goods.

2. Excluded Property

In addition to the property mentioned in the General Exclusions, the Company shall in no case be responsible for damages or losses to:

a) **Property contained in constructions that are not protected by doors, windows, or domes, with appropriate means (such as ironworks, locks, safes, or padlocks) to prevent direct access to the interior without the use of force from outside.**

b) **Checks, promissory notes, bills of exchange, withdrawal orders, or goods when such documents are cashed through forgery of signature.**

c) **Property owned by employees.**

3. Covered Perils

The following risks are covered:

a) Inside the Home, in a safe or under the custody of any permanent occupant, against:

1. Theft by assault or attempted theft, using force or violence, whether moral or physical, against persons.
2. Theft with violence of insured property, provided that such theft is perpetrated by one or more persons who, using violence from outside to inside the Home, leave visible signs at the entry point. Similarly, if safe remains closed with a combination lock, and violence is used to open it leaving visible traces.
3. Property damages to the building or the safe resulting from theft, attempted theft, assault, or attempted assault, provided there are signs of force or physical violence.
4. Fire or explosion causing damages or losses to the property or the safe.

b) Outside the Property, in physical transit in the possession of the Insured or any domestic employee or household member performing activities related to the Home.

This covers damages or losses caused by:

1. Theft with violence or assault or attempted theft or assault, understood as acts committed with force or violence against persons or property.
2. Physical incapacity of the person carrying the insured property, caused by sudden illness or accident resulting in loss of consciousness, bodily injuries, or death.
3. Accidents involving the vehicle transporting the property, such as explosion, collision, fire, lightning, fall, derailment, sinking, or bridge breakage.

4. Excluded Risks

The Company shall in no case be responsible for damages to the goods caused by or as a consequence of:

- a) Strikers or persons involved in labor disturbances, riots, or vandalism during the occurrence of such acts.**

Indemnity

In the event of a claim related to the covered property, the Company will pay for the damages suffered, limited to the amount of the contracted Sum Insured for this coverage.

For nominative titles or those payable to order, which can be legally canceled and replaced, the Company's liability will be limited to the costs representing reprinting expenses, judicial costs, and the fees of experts and lawyers involved in canceling and replacing such titles to achieve their annulment, provided these costs do not exceed the value of the title itself.

For property exceeding the actual market value of those assets at the close of the Mexican stock exchange on the day of the loss, and if it is not possible to determine when the loss occurred, the Company's liability will not exceed the fair cash value of those assets on the day immediately prior to the discovery of the loss.

G) Loss of Income resulting from death or total and permanent disability

Insured Perils

Provides coverage against loss of basic family income as a result of death or total and permanent disability, whichever occurs first, of the Insured Policyholder, who is covered in the Policy.

For the purposes of this Policy, Total and Permanent Disability shall be defined as:

- a) The inability, as a result of an illness or accident, to earn by his/her regular work a remuneration greater than 50% of his/her provable income earned during the last working year.
- b) The total loss of the capacities and skills of a person as a consequence of an illness or accident preventing him from performing any job for the rest of his/her life.
- c) The total and irreparable loss of sight in both eyes, or loss of use of both hands or both feet, or the combined loss of a hand and a foot, or of a hand and the sight of one eye, or of a foot and the sight of one eye.

Age Limits

The minimum age limit stipulated by the Company for the Insured Policyholder regarding this coverage is 18 years old and the maximum is 64 years old.

Indemnity

In addition to the documents, data, and reports that the Insured must provide to the Company to expedite the processing of their claim, the Insured shall submit the following documents and information:

Total and Permanent Disability

In order to determine the state of total and permanent disability, the Contracting Party or the Insured should provide the Company with the original report of total and permanent disability certified by a specialized institution or physician with professional license, as well as all medical exams, analysis and supporting documents. Should there be controversy as to the origin of the state of total and permanent disability, such documents shall be analyzed by a specialized physician certified by the Board of Occupational Medicine, who will be chosen by the Contracting Party or the Insured from those physicians previously appointed by the Company for such effects. Should such state of total and permanent disability be justified, the Company will be liable as set forth in the terms herein Contents stipulated.

If during the term of this coverage, the Insured should become totally and permanently disabled, the Sum Insured shall be paid by the Company in a lump sum in force at the time of reporting the state of total and permanent disability.

The benefit for this coverage shall not payable if the state of total and permanent disability is diagnosed prior to the inception date of this policy.

If Total and Permanent Disability coverage indemnity payment is made, the Death coverage shall cease and the unearned premium shall be returned to the Insured.

Death

The corresponding Sum Insured shall be paid by the Company in a lump sum upon receiving evidence of the claimants' rights and facts that justify the application of the payment derived from such coverage. Such evidence must be original documents or certified copies of the Death Certificate, Policy stating the Appointment of Beneficiaries and Official Identification with photo.

The unearned annual premium or the portion thereof that has not been paid and any debt deriving from this contract shall be deducted from the corresponding loss settlement.

Exclusions:

Notwithstanding provisions in Clause 2nd Perils Excluded from the General Conditions of the Policy, the following exclusion will apply only to this coverage:



e. General Exclusions

1. Excluded Property

The Company shall in no case be responsible for losses or damages to:

- a) Soil and land.
- b) Buildings, structures, and their contents:
 - with activity or purpose different from residential use.
 - during the execution of structural changes, or in process of construction, reconstruction, demolition; installation, assembly, or disassembly, except for glass.
 - Or any type of property that is entirely or partially above or below water.
- c) Billboards, antennas, and similar structures for profit.
- d) Golf courses.
- e) Transmission or distribution lines.
- f) Living animals, in farming or aquaculture; any pet used for hunting or sports.
- g) Trees, gardens, grass, crops, harvests, or standing plantations.
- h) Software and information installed on equipment.
- i) Manuscripts, plans, sketches, drawings, patterns, molds, or models.
- j) Coin collections or precious metals.
- k) Gold or silver ingots, as well as unmounted gemstones.
- l) Lottery tickets, sports bets, and generally items related to gambling.
- m) Rivers, flowing waters, stagnant waters, or groundwater.
- n) Dikes, piers, breakwaters, natural deposits, channels, wells, tunnels, bridges; floating equipment and installations.
- o) Aircraft, watercraft, and space vehicles.

In case of total and permanent disability or death of the Insured as a consequence of suicide or the attempt thereat occurring within the first two years of continuous coverage by this insurance contract, by any cause whatsoever and any mental or physical state of the Insured, the Company shall return only the amount of the unearned net premium from the date of reporting the total and permanent disability or the death.

In case of reinstatement, additional increase of Sum Insured and/or inclusion of additional coverages that are not stipulated in the original contract, the two-year period referred to above shall commence from the date of Policy reinstatement, acceptance by the Company of increase of Sum Insured or inclusion of additional coverages.

Cancellation

The total and permanent disability coverage shall be automatically cancelled on expiration of the policy year in which the Insured turns 65 years old.

No Restriction

This section shall be subject to no restriction by virtue of the type of life, residence or trips of the Insured.

Appointment of Beneficiaries

The Insured has the right to designate or change Beneficiaries freely, notifying the Company in writing of the new designation. If such notification is not received in a timely manner, the Company will pay the death benefit to the last Beneficiary known to the Company, thereby releasing itself from any subsequent obligations contracted under the Policy.

The Insured may waive this right if they wish, by making an irrevocable designation that they will communicate in writing to the Beneficiary and the Company, who will record it in the Policy, and this will be the sole means of proof.

When no Beneficiary has been designated, the coverage amount will be paid to the legal estate of the Principal Insured; the same rule applies if the Beneficiary dies before or simultaneously with the Insured, and the Insured has not made a new designation. If multiple Beneficiaries exist and one dies, the percentage of the Sum Insured assigned to that Beneficiary will be equally distributed among the surviving Beneficiaries, unless the Insured has specified otherwise.

Age

For purposes of this Insurance Contract, the actual age of the Insured is construed to be the number of years attained on the inception date of the Policy.

- p) Any self-propelled vehicle requiring license, permit, or plate to circulate or navigate on public roads.
- q) Equipment or devices that have been welded, patched, or temporarily repaired.
- r) Replaceable parts and filters.
- s) Expenses made to correct deficiencies in capacity or operation of the insured property.
- t) The cost of reconditioning, modifications, or improvements that are not necessary for repairing the damage.
- u) All types of nuclear material.

2. Excluded Perils

The Company shall in no case be responsible for losses or material damages caused by or as a consequence of:

- a) Pre-existing conditions at the start of the policy, whether or not the Insured was aware of them.
- b) Superficial or aesthetic defects, and other imperfections caused by normal use or improper operation of equipment, contamination, corrosion, oxidation, erosion, evaporation, leaks, escapes, temperature changes, weight loss, quality, texture, finish, waste, incrustations, corrosive gases, soot, putrefaction, fermentation, inherent vice, latent defect, humidity, or dryness, or any heating or drying process applied to the property unless the damage is caused by any of the covered risks.
- c) Manufacturing errors, assembly failures, material or workmanship defects.
- d) Failures resulting from reconstruction or repair of the Home or goods caused by damages covered by the Policy.
- e) Depreciation or loss of market value.
- f) Construction or design deficiencies, or lack of maintenance of the insured goods.
- g) Smoke or soot emanating from chimneys, industrial or domestic appliances, when these goods lack flues to vent outside.

- h) Settlement, contraction, subsidence, displacement, collapses, landslides, expansion, or cracking of the insured property.
- i) Underground or groundwater infiltration through foundations or walls, or cracks in these structures.
- j) Moisture or dampness and their consequences due to:
 - Cracks or fractures in foundations or retaining walls, unless directly caused by Earthquake or Volcanic Eruption during the policy period.
 - Poor application or deficiencies in waterproofing materials.
 - Lack of roofs, doors, windows, or openings, or construction deficiencies.
- k) Reverse flow of sewage in drainage systems, or failures, obstructions, or damage to drainage systems on or off the insured property.
- l) Natural action of the tide.
- m) Pests and predators.
- n) Suspension, expiration, or cancellation of any permit, license, lease, or concession.
- o) Destruction, expropriation, requisition, confiscation, seizure, or detention of property by acts of legally recognized authorities.
- p) Defects, deficiencies, or faults in the property related to any repair, maintenance, cleaning, restoration, alteration, modification, or renovation service.
- q) Failures, shortages, or reduced supply of water, gas, electricity, motive power, heat, steam, refrigeration, fuel, or energy supplied by public services, even if caused by Fortuitous Event or Force Majeure.
- r) Theft without violence, disappearance, theft, looting, loss, or breach of trust.
- s) Kidnapping or Extortion, as detailed in the Definitions section of this Policy.

- t) **Illegal activities such as smuggling or trafficking by the Insured.**
- u) **Hostilities, activities, or war operations, declared or undeclared, invasion by foreign enemies, civil war, rebellion, insurrection, suspension of guarantees, or events that give rise to such situations, whether de facto or de jure.**
- v) **Nuclear reaction or radiation, or radioactive contamination.**
- w) **Current liability or any claim related to loss arising from or as a consequence of, or in any way involving asbestos or any material containing asbestos in any form or quantity.**
- x) **Based on the Terrorism definition included in the Policies Definitions section, damages or material losses resulting from acts that, whether immediate or mediated, involve the use of explosives, toxic substances, firearms, or any other means against persons, property, or public services, and that, due to the threat or possibility of repetition, cause alarm, fear, terror, or unrest among the population or a sector thereof. Also excluded are costs or damages of any kind arising from or connected with any action taken to control, prevent, or suppress acts of Terrorism.**
- y) **Claims or benefits paid under this Policy that involve sanctions, restrictions, or prohibitions of an economic or legal nature, issued by the United Nations, European Union, United Kingdom, or United States, or those listed in international restrictive lists or resolutions.**
- z) **Responsibilities, expenses, damages, or losses caused or that have contributed to or arisen from Cyber Risk, as defined in this Policy's Definitions section, attributable to the Insured or caused by third parties.**

3. Excluded Expenses

The Company shall in no case be responsible for expenses:

- a) **Incurred by the Insured as a consequence of a covered risk under this Policy for bonuses or extraordinary benefits granted to their employees, or for fees to technicians whose services have not been authorized by the Company.**
- b) **Related to environmental cleanup or decontamination (soil, subsoil, air, waters).**
- c) **Additional costs arising from the Insured's need or desire to construct or replace damaged goods at a location different from where they were at the time of the loss.**
- d) **Additional costs resulting from the application of any municipal, state, or federal law or regulation governing the construction, reconstruction, repair, replacement, or demolition of damaged goods.**
- e) **Investigation costs or those necessary to replace or restore books of account, plans, maps, or files (including tapes, films, disks, or any other magnetic records for electronic processing) that have been damaged or destroyed by any of the covered risks.**
- f) **Fines, sanctions, or expenses incurred by the Insured due to orders of any authority, court, or government office related to laws, regulations, or contracts entered into by third parties.**



f. General Clauses

The clauses listed below do not apply to the coverage of Loss of Income due to Death:

Clause 9. Territorial Limit.

Clause 11. Increase in Risk.

Clause 12. Other Insurance.

Clause 20. Salvage or Recovery Measures.

Clause 29. Subrogation of Rights.

All other clauses apply to all coverages:

Clause 1. Acceptance of the Policy

In accordance with Article 25 of the Insurance Contract Law: “If the content of the Policy or its modifications do not match the offer, the Insured may request the corresponding rectification within 30 days following the day they receive the Policy. After this period, the provisions of the Policy or its modifications shall be deemed accepted.”

Clause 2. Contracting via Electronic Means (Telephone and Internet) or Legal Entities, Not Insurance Agents

In accordance with current insurance regulations, the Company and the Policy Holder agree to use electronic means (telephone and internet) and Legal Entities, not insurance agents, which have the necessary identification and security mechanisms to issue the requested insurance, under the following terms:

1. The Policy holder will obtain general information about the insurance from the interlocutor or the Company’s website, including the trade name of the product, identification and operation data, as well as its essential features.
2. The Policy holder will obtain a quote for the product, and to proceed with contracting, they must:
 - By telephone: respond affirmatively to the question about their interest in obtaining the offered Policy and provide the necessary information to formalize the contract.
 - On the internet: fill in the fields that appear on the Company’s website, including their personal data, the data of the Insured, and the information necessary to formalize the contract.

In all cases, they must provide the details of their debit or credit card, or CLABE bank account, used to pay the premium, and their email address.

For identification and authentication, the Policy Holder and the Company agree to use the means provided and related to the payment or transfer platform of the bank designated by the Policy Holder as the method for paying the premium. The use of these authentication means is the sole responsibility of the Policy Holder and substitutes the handwritten signature in the contracts, producing the same legal effects and evidentiary value as documents lawfully recognized.

3. The Company will inform the Policy Holder in a verifiable manner and through the same means, of its acceptance to cover the risk. If the risk is accepted, the Company will provide the Policy Holder with the confirmation folio number corresponding to the contracting request, which will serve as proof if any clarification is required.
4. The Company will issue the renewal of the Policy in advance for the immediately following period, under similar terms and conditions to the expiring coverage, with the premium corresponding to the new term.
5. In addition to Clause 3, Delivery of Contractual Documents, the Company will provide the URL where the Policy Holder can consult and obtain a digital copy of these general conditions, as well as contact details for claims handling and the Specialized Customer Service Unit (UNE).
6. If the Policy Holder wishes to request early termination of their Policy, they may do so by calling the phone number indicated on the Policy Cover Page, where the procedure will be explained, and a cancellation folio number will be provided. They may also do so by submitting a free-form letter directly to the UNE. Once the cancellation request is received, the Company will proceed to terminate the contract early.

By contracting this insurance via electronic means, the Policy Holder accepts and acknowledges their responsibility for the responses and data provided to the Company.

The Company is not responsible for incorrect or incomplete information provided by the Policy holder or the Insured.

Material supports such as recordings on magnetic media and electronic files, which record the request and acceptance process, will be considered, for all legal purposes, as valid evidence to prove the existence of the Insurance, as well as the facts that determine its terms.

The Company guarantees the protection and confidentiality of the data provided by the Policy hHolder, whether through the phone call or directly to the Service Provider, for the purpose of entering into the Insurance Contract. Furthermore, the Company states that it will only disclose the identification data of the Policy Holder to the bank that manages the debit or credit card or CLABE account provided by the Policy Holder for premium payment.

If the person making the request is not the Insured, the Insured accepts as their own all declarations and statements made to the Company by the requester.

Clause 3. Delivery of Contractual Documentation

The Company is obliged to deliver the contractual documentation consisting of the policy, general conditions, endorsements, and other contractual documents within 30 calendar days following the insurance contract. This delivery will be made via email to the email address provided by the Policy Holder at the time of contracting. If the last day for delivery falls on a non-business day, it will be understood that the documents must be delivered on the next business day.

If the Policy Holder does not receive the General Conditions or requires a duplicate, they may access them through the website axa.mx. They can also obtain the policy cover page and endorsements via the MyAXA application.

Alternatively, they should call the phone number indicated on the Policy Cover Page, and the Company may deliver the contractual documents through one of the following means:

- By certified mail to the address registered at the time of contracting.
- By visiting any of the Company's branches.
- In person at the time of contracting.

Clause 4. Communications

Any communication or notification that the Insured needs to make regarding this insurance must be submitted in writing at the Company's address indicated in the Policy or through any communication means authorized by the Company.

The Insured must notify the Company of any change of address made during the policy term.

Communications or notifications made by the Company to the Insured will be effective as long as they are sent to the last address provided by the Insured to the Company.

Clause 5. Start and End of the Policy Period

The validity of this Policy begins and ends on the dates indicated in the Policy Location List, at 12:00 hours at the location where the insured risks are situated.

Clause 6. Currency

All values of the Policy, including the sum insured and premiums, will be indicated in the currency stated on the Policy Cover Page. However, all payments agreed upon will be made in the national currency (Mexican pesos) at the time of payment.

Clause 7. Automatic Renewal

The Company will renew the Policy annually and automatically, applying, where applicable, the current insurance product. The Insured may request adjustments to the sums insured and coverages of the Policy, provided they do so within 60 calendar days prior to the renewal date and make the corresponding payment for such updates.

In the case of coverage for Loss of Income due to Death or Total and Permanent Disability, the increase in the Sum Insured will apply, and the maximum age for acceptance of the Principal

Insured for death will be up to 99 years; for Total and Permanent Disability coverage, up to 64 years.

If the Insured does not wish to proceed with the automatic renewal of the Policy, they must notify the Company in writing within the 60 days prior to the renewal date.

Clause 8. Advance Termination of Policy

Notwithstanding the term of this contract, the parties hereto do hereby agree that this insurance may be terminated by any cause before the expiration date thereof by means of written notice.

- a) When the Insured requests termination of contract, the Company shall be entitled to that part of the total premium, deducting the policy fee corresponding to the time during which the insurance was in force.
- b) When the Company cancels, it shall be done by written notice to the Insured and cancellation will become effective 15 calendar days after notification thereof.

Upon submission of said notice, the Company will return to the Insured the part of the total premium corresponding to the risk unexpired during the time of the term to be elapsed (unearned premium) to which the policy fee shall be discounted. Failure to give such notice will render cancellation ineffective.

Clause 9. Territorial Limit

Unless otherwise agreed, this Policy will only cover loss and/or damage sustained by persons and property insured according to the agreed coverages and the expenses incurred therefor, whether payable or not as per provisions set forth in the General Conditions of this Policy, within the Mexican territory.

Clause 10. Omissions or Misrepresentations

The Contracting Party and the Insured, when applying for this insurance, are obliged to declare in writing to the Company all material facts relevant to the assessment of the risk that may influence the agreed terms, whether these facts are known or should be known at the time of contracting the Policy.

Omission or inaccurate declaration of the important facts referred to in the previous paragraph will entitle the Company to consider the Policy rescinded automatically and in full right, without the need for judicial declaration, even if such facts did not influence the occurrence of the loss.

Clause 11. Increase of Hazard

The Insured must notify in writing to the Company within 48 hours after having knowledge and within the term of this insurance of any facts or actions that modify the features of the risk on the inception date of the policy and that result in an essential increase of hazard.

Should the Insured fail to give notice thereof or provoke facts or actions that cause an essential increase of hazard, and such increase of hazard contributes to the occurrence of the loss or to the increase of indemnity by the Company, the liability of the Company shall cease in full thereafter.

In case of any essential increase of hazard, considered as any fact, act, or omission that is significant for assessing the risk, such that the Company would not have entered the Policy or would have done so under different conditions if it had known about such situation. The Company will notify the Insured in writing:

- a) Coverage rescission, indicating that Company's liability shall cease 15 days following such notification. Any claim arising out of the increase of hazard during this period shall be excluded; or
- b) The granting to the Insured of a period to correct such increase of hazard. Failure of the Insured to correct the increase of hazard within such period by any cause other than an Act of God or force majeure will render this insurance contract terminated, in the terms of the above paragraph; or
- c) Continuation of insurance until expiration of the policy period, subject to modifications to the terms and conditions of the insurance contract.

Clause 12. Other Insurance

It is binding on the Insured to give written notice to the Company of all insurance he/she has purchased before inception of this policy or during the term of insurance, covering all or part of the same property against the same perils either in this line of insurance or other; indicating the name of the Insurance Companies and Sums Insured.

Insurance contracts referred to in this clause and executed in good faith on the same or another date for a total Sum Insured greater than the insured interest value shall be valid, concurrent and binding on each Insurance Company in the same proportion to the sums insured respectively until completing the full amount of damage sustained.

The Company paying as above may file claim against all other Insurance Companies for the recovery of the amount in the proportion of the respective sums insured.

Should the Insured intentionally omit to give the advice stipulated in this clause or if he/she purchase several insurances to obtain illicit gain, the Company shall be relieved of its obligations.

Clause 13. Sum Insured

The Sums Insured stated in the Policy are neither proof of the existence nor the value of the property, subject matter of insurance; such sums only stipulate the Company's maximum liability fixed by the Insured in the event of loss for physical loss or damage for each agreed coverage, including all increases and/or reductions of sums insured made during Policy Period.

Clause 14. Premium

The premium becomes due upon execution of the Policy and of further endorsement affecting and giving rise to payment of additional premium. If the Insured chooses to pay the premium in installments, such installment payments will cover equal periods of time, no less than one month and due on commencement of each agreed period, and the corresponding installment surcharge shall apply.

Unless otherwise agreed, the Insured will be entitled to a 30 calendar day grace period to pay the total premium or, in case of installment payments, to pay the first installment; subsequent payments shall become due on commencement of the period corresponding to each installment. If the Insured fails to pay the total premium or the agreed installment, the effects of the contract will automatically cease at 12:00 hours on the last day of the grace period.

The agreed premiums should be paid either at Company's offices against the corresponding receipt, or by bank deposits or wire transfers in favor of AXA Seguros, S.A. de C.V. and the Insured should get and keep the respective proof of transaction for reference and further clarification.

In the event of loss, the Company will deduct from the indemnity payable to the Beneficiary the total outstanding Premium or outstanding installments thereof until completing the total Premium for the agreed period of insurance.

Clause 15. Premium Payment via Salary or Payroll Deduction

If the payment of the premium is agreed to be made through salary or payroll deduction:

It is the responsibility of the Company to deliver to the Contracting Party or the Insured a receipt of the authorization granted for the deduction of the premium through payroll.

Furthermore, the payroll receipt showing the corresponding charge shall serve as full proof that the Contracting Party or the Insured has paid the respective premium; therefore, such deduction will be regarded as proof of payment, even if the Company has not issued a receipt for the premium payment.

Clause 16. Premium Payment via Credit Card, Debit Card, Departmental Card, Bank Transfer, or Digital Platforms

If the premium payment is agreed to be made through the mechanism charged to a credit card, debit card, departmental card, bank transfers, or payments via digital platforms:

It is the responsibility of the Company to deliver to the Contracting Party or the Insured an acknowledgment of receipt of the authorization granted for the charge of the premium through such means.

Furthermore, the account statement showing the corresponding charge will serve as full proof that the Contracting Party or the Insured has paid the respective premium, even if the Company has not issued a receipt for the payment.

Clause 17. Disclosure of Commissions

During the policy period, the Contracting Party may request in writing from the Company the percentage of premium report that corresponds to the intermediary or corporation, whether by commission or direct compensation, by virtue of their intervention in the execution of the contract.

The Company shall provide such report in writing or by electronic means in a period not exceeding 10 business days after the date of receipt of such request.

Clause 18. Notice of Loss

Upon the occurrence of any loss likely to result in indemnity payment under the terms of this insurance, it shall be binding on the Insured to give the Company notice by the fastest means of communication and written confirmation, within the following five business days after having knowledge thereof.

Failure to give such prompt notice may cause indemnity payment to be reduced to the amount that would have originally been paid had prompt notice been given to the Company, except in case where the Insured proves that such delay was due to an Act of God or Force Majeure, in which event, notice should be given by the Insured once such circumstance ceases.

Unless the Company gives instructions to the contrary, the Insured will keep all damaged and defective parts for the period of time so indicated and will have them available so that the Company's expert may examine them at any time.

In case damage to the Insured property is caused by third parties, the Insured, in compliance with provisions set forth herein must not reach any agreement without the Company's prior consent and authorization as respects the liability resulting from such damage.

Timely notice and information provided by the Insured to the Company or its representatives as well as the assistance provided by the Company to the Insured in ascertaining the loss shall in no event be construed as acceptance of liability by the Company.

Clause 19. Fraud, Malicious Intent or Bad Faith

The Company's obligations shall cease if the Insured, the Beneficiary, successors, representatives or attorneys of any of them:

- a) Fail to give prompt notice of loss for the purpose of preventing that circumstances giving rise to the loss are timely proved.
- b) If it is proven that with the intent to induce the Company to commit an error:
 1. They conceal or misrepresent facts that would exclude or could restrict such obligations,
 2. They fail to provide the Company in due time with the documents containing information on material facts related to the loss and by which the circumstances and consequences thereof may be determined.
- c) Caused the loss by acting with malicious intent, bad faith or gross negligence.

Clause 20. Salvage or Recovery Measures

Upon becoming aware of a loss caused by any of the perils covered by this Policy, the Insured is obliged to take all actions aimed at preventing or reducing the damage. If there is no danger in delay, they shall seek instructions from the Company and act in accordance with those instructions. Failure to fulfill this obligation may affect the rights of the Insured.

If the Insured, to safeguard the property from loss or damage, transfers them to another address not covered by the Policy so that they remain insured at the new location, they must notify

the Company in writing within five business days from the date of the transfer.

Clause 21. Measures that may be taken by the Company in the Event of Loss

In case of loss that destroys or damages the insured property and while the corresponding indemnity amount has not been definitely determined, the Company may:

- a) Enter the premises of the Insured where loss occurred in order to determine the cause and extent thereof.
- b) Have the property examined, classified and appraised, wherever located, but in no case shall the Company be obliged to undertake the sale or settlement of the property or of the remains thereof, nor shall the Insured have the right to abandon such property to the Company.

Clause 22. Documents, data and information to be submitted to the Company in the event of loss

The Insured is required to prove the preexistence of the property, as well as the accuracy of the claim and all facts stated therein. The Company will be entitled to demand from the Insured or Beneficiary

all information on the facts related to the loss, for which the circumstances and consequences of the loss occurrence may be determined. For the purpose of expediting the loss procedures, the Insured shall furnish the Company the following documents and data, and also all documents and information specified for each section:

- a) A statement of damages resulting from the loss, stating with as much detail and accuracy as possible the stolen or damaged property and the corresponding amount of loss or damage, taking into consideration the value of property at the time of loss.
- b) All purchase and sales notes, sales receipts, invoices, appraisal certificates or any other documents supporting the claim.
- c) All information related to the circumstances surrounding the loss and certified copies of all proceedings taken by the Public Prosecutor or any other authority that may have participated in the investigation, which corresponds to the jurisdiction of the place where the events occurred, in connection with the complaint that the Insured must file regarding the loss or facts related to it.

Clause 23. Deductible and Coinsurance

The Deductibles or Coinsurance amounts, if applicable, will be established in the Policy Location List and determine the amount the Insured will contribute toward each loss for each of the covered coverages.

Coinsurance will apply to the loss payable after deducting the deductible.

Clause 24. Indemnity

The Company agrees that this Policy operates on a first-risk basis for all coverages and will not apply the proportional part between the replacement value of the affected item and the sum insured when paying the indemnity. Additionally, in the event of a valid claim, the Company will pay the total amount of damages or losses, limited to the coverage's Sum Insured, considering the lesser of the replacement value, repair value, and the amount claimed based on the documentation provided; less the application of the Deductible or Co-insurance specified in the Policy Location List; and the salvage value if the Insured opts to retain it.

In addition to what is specified for each contracted coverage, in the event of a claim, understood as the occurrence of the insured event that gives rise to the payment, the Company may choose to substitute or repair the damages, losses, or prejudices to the Insured's satisfaction, or pay the corresponding amount in cash on the date of the loss, without exceeding the current Sum Insured of the affected coverage.

It is the Insured's responsibility to demonstrate in all claims:

- Proof of ownership of the insured property or documents proving their legal custody.
- The pre-existence of the insured property.
- The value of the insured property.

Clause 25. Place and Period of Indemnity Payment

The Company shall make the indemnity payment at its offices, as stated in the Policy, within 30 calendar days following the date the claim has been filed, in the terms of **Clause Documents, data and information to be submitted to the Company in the event of loss of this Policy**, as long as the Insured or Beneficiary has submitted the complete and correct documentation.

Indemnity to the Insured or Beneficiary may be made at the Company's offices indicated in the Policy or may also be made through:

- a) Wire transfer to an account of the Insured or the Beneficiary.
- b) Delivery of checks payable to the Insured or the Beneficiary at the branch office of the bank.
- c) Payment order payable to the Insured or the Beneficiary.

Clause 26. Taxes

Payments made by the Company to the Contracting Parties, Insureds or Beneficiaries shall be subject to tax retention, according to the tax rates and procedures stated in the tax-related provisions in force at the time of making payments.

Clause 27. Interest in Arrears

In the event that the Company, despite having received the documents and information necessary to understand the basis of the claim presented, fails to fulfill its obligation to pay the insured sum within 30 days from the date of receipt, it will pay the Insured or Beneficiary late payment interest in accordance with current legislation, for the duration of the delay.

Clause 28. Reduction and Reinstatement of Sum Insured in the Event of Loss

All indemnity payment made by the Company will reduce the Sum Insured involved in a loss; accordingly, but such sum may be reinstated prior consent of the Company and at the request of the Insured upon payment of the corresponding additional premium.

Clause 29. Subrogation Rights

The Company shall be subrogated to all the Insured's rights and actions to recover indemnity for the damage caused by third parties. Such subrogation shall be up to the amount paid by the Company.

The Insured must secure Company's subrogation rights in which case the Insured is obligated to do whatever is required by the Company.

If the damage was indemnified only in part, the Insured and the Company will reach an agreement to assert their rights in the corresponding proportion.

The Company may be released, wholly or partially, from its obligations if subrogation is hindered by facts or omissions attributable to the Insured.

The Subrogation rights will not apply if the Insured has a marital or kinship relationship by blood or marriage up to the second degree, or a civil relationship, with the person who caused the damage, or if they are legally responsible for the same.

Clause 30. Jurisdiction and Alternative Dispute Resolution Methods

The Contracting Party, the Insured, or any interested party may resort to any of the following instances in case of disagreement regarding the Company's determinations:

a) Specialized User Service Unit (UNE).

Félix Cuevas 366, 3rd floor, Col. Tlacoquemécatl, alcaldía Benito Juárez, 03200, CDMX.

From anywhere in the Mexican Republic: 800 737 76 63 (option 1).

In Mexico City: 55 5169 2746 (option 1).

Monday to Thursday from 8:00 to 17:30 hours and Friday from 8:00 to 16:00 hours.

Or write to: axasoluciones@axa.com.mx

b) National Commission for the Protection and Defense of Users of Financial Services (CONDUSEF).

Av. Insurgentes Sur 762, Col. Del Valle, Benito Juárez borough, 03100, CDMX.

Within the national territory: 800 999 8080.

In Mexico City: (55) 53 40 0999.

Visit: <https://www.condusef.gob.mx/>

Electronic comment registration: asesoria@condusef.gob.mx.

c) Mediation and Arbitration. Independent and impartial bodies.

The Company will cover the cost of mediation. If the parties do not reach an agreement during mediation, the conflict can be resolved through voluntary arbitration.

Agreements reached via mediation or arbitration are binding and must be strictly adhered to by the parties.

To request mediation, the Contracting Party, the Insured, or any interested party must contact the UNE phone numbers.

They can also attend the designated instances free of charge to avoid litigation or proceed directly to the courts of their choice. If they so decide, the Contracting Party, the Insured, or interested parties may also assert their rights as stipulated in Clause 31 (Arbitration) and Clause 32 (Expert Appraisal) of these General Conditions.

Clause 31. Arbitration

The parties agree that any dispute or claim arising in connection with this insurance contract, including but not limited to issues related to its interpretation, application, or execution, will be submitted to arbitration.

Once a dispute arises, either party may notify the other of its intention to submit the dispute to arbitration. After receiving this notice of intent, the parties must agree in writing on the arbitration rules that will govern the arbitration process. The parties may adopt the “Rules of Arbitration of the Mexico Arbitration Center,” the “Arbitration Regulation of the National Chamber of Commerce of Mexico City,” the “Rules of Arbitration of the International Chamber of Commerce,” or any other rules they wish to adopt, including ad hoc rules. If the parties do not agree on the arbitration rules within 30 (thirty) calendar days following the notice of intent, the arbitration will be governed by the “Rules of Arbitration of the Mexico Arbitration Center.”

The arbitration will be conducted in Mexico City or at the location of the insured goods’ address, and will be presided over by a single arbitrator, mutually agreed upon by the parties, or, if preferred, by a panel of three arbitrators. The appointment of the arbitrator(s) will follow the arbitration rules they have agreed to adopt for resolving the dispute.

The decision of the arbitrator or panel of arbitrators, issued as an arbitral award, will be final and binding on both parties, and they expressly waive any judicial action that could be filed regarding the dispute subject to arbitration.

However, if judicial assistance or oversight is required concerning the arbitration, including but not limited to the enforcement of an award, the parties submit to the exclusive jurisdiction of the Federal Courts located in Mexico City, expressly waiving any other court that may correspond to them by reason of domicile.

Clause 32. Expert Appraisal

Should there be a disagreement between the Insured and the Company as to the cause, payment or non-payment or adjustment of loss, the matter shall be submitted to the decision of an arbitrator appointed in writing by mutual agreement of both parties. However, should they fail to agree on the appointment of a single arbitrator, two shall be named, one appointed by each party, within 10 business days from the date on which one of the parties has been requested in writing by the other to do so. Before commencing their duties both arbitrators shall name an umpire in case of disagreement.

Should one of the parties refuse to name its arbitrator or simply fail to do so when so requested by the other party, or should the arbitrators not agree on the appointment of the umpire,

the Judicial Authority or CONDUSEF upon request of any of the parties or of both parties, shall appoint the arbitrator, the umpire or both, if necessary.

The death of one of the parties, if a physical person, or its dissolution, if a corporation, occurring during the arbitration shall not annul or affect the powers or attributions of the arbitrator or arbitrators or the umpire, as the case may be, or if either of the arbitrators of the parties or the umpire should die or become disabled to perform his/her duties before judgment is awarded, a new arbitrator shall be appointed by the corresponding entity (the parties, the arbitrators, the Judicial Authority or the CONDUSEF) to act in his/her substitution.

The expenses and fees arising from the arbitration shall be borne in equal parts by the Company and the Insured, but each party shall pay the fees of its own arbitrator.

The arbitration referred to in this clause does not imply an acceptance of the claim by the Company, it merely determines the cause, origin or loss adjustment that the Company may eventually be obliged to pay, both parties being free to execute any actions and oppose the corresponding exceptions.

Clause 33. Statute of Limitations

All actions derived from this insurance contract will prescribe in:

- a) Five years as respects the Death coverage for life insurance;
- b) Two years as respects all other cases.

In all cases, the deadlines will be counted from the date of the event that gave rise to them. The deadlines will not run in the event of omissions, false, or inaccurate declarations concerning the risk, but from the day the Company became aware of such facts; and if the cause is the occurrence of the loss, from the day it came to the knowledge of the interested parties, who must demonstrate that they were unaware of such occurrence until that time.

In the case of third-party beneficiaries, it is also necessary that they are aware of the right established in their favor.

In addition to the ordinary causes of interruption, the statute of limitations may be interrupted by the appointment of experts upon the occurrence of Loss and by bringing of suit for the payment of Premium.

Also, the filing of claims before the Company Customer Complaints Unit (UNE) will interrupt the statute of limitations for actions to which such claims may give rise.



g. Assistance Services

Conditions applicable to Assistance Services

Assistance services will be provided within the Mexican Republic through the Assistance Service Provider mentioned in the Policy's Location List. The maximum responsibility limit for each of the various assistance services is detailed in each respective service.

Assistance services for the Home, funeral assistance, medical assistance, family health assistance, dental assistance, legal assistance, pet assistance, telephone and online assistance will be available 24 hours a day, 365 days a year.

Assistance Service Provider

This is a company specialized in providing assistance services, and its name is defined in the Policy's Location List.

The cost of any assistance service must be informed to the Beneficiary, as well as the cost of the diagnostic visit in the case of Specialized Assistance services. If such cost exceeds the amount established as the covered limit, the Beneficiary should be aware that the difference will be paid by them.

For the purposes of these Home Assistance services, the Beneficiary is the Insured or any member who permanently resides in the Home, meaning a person who habitually and constantly lives there, considering that they spend most of their time at that location and have their habitual residence there, which can be demonstrated through documentation proving their residence.

The Beneficiary may use the following services, which will be provided by the Assistance Service Provider, at the address registered for the Home, provided that these services are specified as covered in the Policy's Location List:

1. Assistance in the Home

These assistance services are available to promptly resolve unforeseen problems, ensuring the proper functioning of the essential elements of the home, and preventing further inconveniences or damages in situations of equipment or system failures or malfunctions within the residence.

Limitations for Home Assistance: These services are limited to 4 (four) events per year, combined across any home assistance services, with a maximum of 30 UMAs per day, per event. If the emergency service exceeds this limit, the extra cost will be borne by the Beneficiary.

If the Beneficiary requests the service from the Assistance Service Provider and the provider does not designate a service provider, considering the urgency of the situation, the Insured may immediately contract the required service provider to limit, prevent, or control the extent of damages, and the Beneficiary may request reimbursement for the expenses incurred, up to the aforementioned limit and number of events.

For reimbursement purposes, the Beneficiary or the person they designate must present the receipt or invoice that proves the expenses paid.

1.1 Plumbing

Failures caused by rupture or leakage in the hydraulic, sanitary, and gas installations located inside the Home that require repair will be covered. Gas leak repairs will only be performed when they originate from the gas tank outlet to stoves, water heaters, air conditioning units, or dryers within the Home.

Services requested to unclog bathroom fixtures, kitchen furniture, and sanitary drains are also covered, provided they are not part of the public sanitary or hydraulic network.

Particular Exclusions for Plumbing:

In addition to what is established in the General Exclusions for Home Assistance, the following will be excluded:

- a) Repairs caused to the Beneficiary's or others' property as a result of failures in electrical, hydraulic, or sanitary services outside the Home.

1.2 Locksmith Services at Home

Repair or opening of conventional locks and padlocks damaged due to malfunction, accident, or theft of doors or windows providing access to the property, which threaten the security of the home. Also covered is the replacement of keys or opening due to loss, forgetfulness, or omission of keys that facilitate access to the Home.

Particular Exclusions for Locksmith Services at Home:

In addition to what is established in the General Exclusions for Home Assistance, the following will be excluded:

- a) The opening of vehicles.

1.3 Electricity

Restoration of the electrical service due to a short circuit when the fault originates inside the Home.

Particular Exclusions for Electricity:

In addition to what is established in the General Exclusions for Home Assistance, the following will be excluded:

- a) Repairs caused to the Beneficiary's or others' property as a result of failures in electrical services outside the Home.

1.4 Glazing, Ironwork, or Carpentry

Replacement of broken glass in doors and windows that threaten the security of the Home; as well as repair of doors and windows. An ironworker or carpenter will be sent to repair the malfunction of doors and windows that face the street, caused by an accident, theft, or attempted theft, which endangers the integrity of the Home.

This service includes the installation of final finishes on floors, walls, or ceilings, such as: tiles, mosaics, marble, tapestries, paint, clay materials, or wood finishes, and repairs of damages (masonry services) originating from the repair of any of the covered assistance services (locksmithing, gas or water plumbing, electricity, and glazing).

Particular Exclusions for Glazing, Ironwork, or Carpentry:

In addition to what is established in the General Exclusions for Home Assistance, the following will be excluded:

a) Special glass, stained glass, and domes.

1.5 Specialized Services

The following services may be provided with prior appointment and quotation (the cost of the diagnostic visit will be informed beforehand to the Beneficiary, who must cover this cost):

- Application of paint on walls or ceilings.
- Waterproofing.

These services, being specialized, must be scheduled to be provided during the following service hours: Monday to Friday, from 9:00 to 18:00 hours, and Saturdays, from 10:00 to 14:00 hours.

General Exclusions for Home Assistance:

- a. Any pre-existing damage as of the start date of the assistance services contract.**
- b. When the service is requested for a different address than the one established in the Policy's Location List.**
- c. When the service is requested for areas that are part of common elements of housing complexes.**

2. Funeral Assistance

If the Beneficiary requests the service from the Assistance Service Provider and they do not designate a provider, considering the urgency of the situation, the Insured may immediately contract the required service provider to limit, prevent, or control the extent of damages, and the Beneficiary may request reimbursement for the expenses incurred, up to the limit and events specified below.

For reimbursement, the Beneficiary or the person they designate must present the receipt or invoice that proves the expenses paid.

In the event of the Beneficiary's death, the Assistance Service Provider will coordinate through its network of providers the following services:

2.1 Legal Advice for obtaining official permits and authorizations for the burial or cremation of the Beneficiary.

The Assistance Service Provider will make available to a family member or representative of the Beneficiary legal assistance through a lawyer to obtain official permits and authorizations for burial or cremation and will also handle procedures before the Forensic Medical Service, Public Prosecutor's Office, and the issuance of the Death Certificate or Act.

2.2 Basic Funeral Service:

- Transfer to the funeral home.
- Aesthetic preparation of the body.
- Metallic coffin.
- 24-hour wake room or installation of chapel at the residence.
- Burial (transfer in a funeral hearse).
- Cremation (basic urn, coffin for wake).

Limitations: This service covers one event per year with a maximum amount of 300 UMAs. Any additional funeral expenses, if applicable, are the responsibility of the Beneficiary. There is no age limit.

If other events occur within the year, the Company will only handle the management of funeral services, and the expenses will be borne by the Beneficiary.

General Exclusions for Funeral Assistance:

- a. Rescue or reimbursements (due to omission of service request to the Assistance Service Provider).**
- b. Transfers over 100 km outside the locality.**
- c. Niches or graves.**

3. Medical Assistance

If the Beneficiary requests the service from the Assistance Service Provider and they do not designate a provider, the Insured may immediately contract the required service provider to limit, prevent, or control the extent of damages, and the Beneficiary may request reimbursement for the expenses incurred, up to the limit and events specified below.

For reimbursement, the Beneficiary or the person they designate must present the receipt or invoice that proves the expenses paid.

3.1 Home or On-Site General Practitioner

At the Beneficiary's request, the Assistance Company will arrange for the dispatch of a General Practitioner to their Home or wherever they are at the time of the request.

The cost of the home visit is a preferential rate and will be paid by the Beneficiary.

The Assistance Company is not responsible for omissions of the Beneficiary or if they do not follow the instructions of the doctor or institution precisely.

Limitations: This service will be provided without a limit on the number of events.

Exclusions:

In addition to the general exclusions for Medical Assistance, the following are excluded:

- a) **The administration of medications, vaccines, or any procedures such as casting, sondes, sutures, solutions, dressings, among others.**
- b) **Dispatch of specialist doctors to the home.**
- c) **Transcription of prescriptions or issuance of medical certificates.**

3.2 Scheduled Ambulance

The Beneficiary is entitled to scheduled ground ambulance service in the following cases: scheduled surgery, post-surgery discharge, medical appointment, therapy, or inter-hospital transfer. The medical team of the Assistance Provider, in coordination with the treating doctor, will assess the justified need for ambulance use.

3.3 Emergency Ambulance

In case of a medical emergency, any person inside the Home's premises will be attended. Upon request, the Company will coordinate the dispatch of an ambulance to transfer the patient to the nearest hospital, and if necessary for medical reasons, the service will be carried out under medical supervision. The Beneficiary has the right to emergency ground or air ambulance services in the event of an accident or serious illness causing injuries or trauma that the medical team of the Assistance Provider recommends hospitalization.

Hospital admission is the responsibility of the Beneficiary. In case of:

- Round-trip transfers, these count as two separate events.
- Waiting time, this will be paid by the Beneficiary.

Limitations: This service is limited to 2 events of scheduled ground ambulance and 2 events of emergency ground ambulance, at no cost during the term of the assistance contract.

In the case of an air ambulance, the limit for a single event is equivalent to 1,200 UMA. If the air ambulance service exceeds this limit, the excess will be paid by the Beneficiary.

Exclusions:

In addition to the general exclusions for Medical Assistance, the following are excluded:

- a) **Road transfers over 100 km.**
- b) **Participation of the Beneficiary in intentional criminal acts.**
- c) **Ambulance waiting times.**

d) Any other transfer different from the initially requested one.

3.4 Home Nursing

At the Beneficiary's request, the Assistance Company will arrange for a home nursing service, with costs borne by the Beneficiary.

Limitations: This service will be provided without a limit on the number of events, at a preferential rate, and paid by the Beneficiary.

Exclusions:

In addition to the general exclusions for Medical Assistance, the following are excluded:

- **Caregivers.**

General Exclusions for Medical Assistance:

When the Beneficiary:

- a) **Is in a location where access to the Assistance Provider for medical care is not permitted.**

4. Family Health Assistance

If the Beneficiary requests the service from the Assistance Service Provider and they do not designate a provider, the Insured may immediately contract the required service provider to limit, prevent, or control the extent of damages, and the Beneficiary may request reimbursement for the expenses incurred, up to the limit and events specified below.

For reimbursement, the Beneficiary or the person they designate must present the receipt or invoice that proves the expenses paid.

4.1 Telephone or Video Call Psychological Support

The psychological unit of the Assistance Service Provider will provide the service and offer guidance to any Beneficiary who requires it, through one of its psychologists via telephone call or video call. It offers advice and guidance for common issues such as depression, addictions, divorces, school problems, among others. The service is intended as crisis management support; it does not replace psychological treatments, diagnose, or prescribe medications or drugs.

If a risk to the life or integrity of the Beneficiary is detected, a telephone number of a family member will be requested, and a psychologist reference will be shared to continue face-to-face therapy.

Limitations: This service is provided at no cost to the Beneficiary, with no limit on the number of events during the validity of the assistance services contract. Sessions last a maximum of 45 minutes.

The psychological unit of the Assistance Provider does not issue diagnoses, prescribe medications, or modify treatments.

Exclusions:

In addition to the general exclusions for Family Health Assistance, the following are excluded:

- a) Any post-therapy effects derived from the received guidance.**
- b) Sending specialists or medications to the home.**
- c) Sending any type of information via email, provided it does not compromise the life or integrity of the Beneficiary.**

4.2 Nutritional Guidance via Video Call

The nutrition unit of the Assistance Service Provider will provide unlimited guidance through video calls. The nutritionist will offer personalized attention, conducting a basic visual assessment and interview, and issuing general recommendations including:

- Calculation of ideal weight and body mass index.
- Designing basic diets and exercise routines (not gym-based).
- Advice on nutritional supplements according to individual needs.
- Guidance for eating disorders.

Limitations: This service is provided at no cost to the Beneficiary, with no limit on the number of events during the contract's validity, from 9:00 to 20:00 hours, with prior scheduling, Monday to Saturday. Sessions last a maximum of 45 minutes.

The nutrition unit does not issue diagnoses, prescribe medications, or modify treatments.

Exclusions:

In addition to the general exclusions for Family Health Assistance, the following are excluded:

- a) When the Beneficiary does not have internet access or does not wish to connect via video.**

4.3 Consultation with Psychologist and Nutritionist Specialist

The Assistance Service Provider will arrange an appointment for specialized medical consultation with a psychologist or nutritionist in a clinic.

Limitations: This service is limited to 3 (three) events per year for each specialty: psychologist or nutritionist, totaling 6 (six) during the contract's validity, at no cost to the Beneficiary.

Exclusions:

In addition to the general exclusions for Family Health Assistance, the following are excluded:

- a) Any procedures, studies, or administration of medications.**

General Exclusions for Family Health Assistance When the Beneficiary does not provide truthful and timely information, which by its nature prevents proper inquiry or assessment.

5. Dental Plan

The Assistance Service Provider will arrange an appointment for dental consultation at a clinic.

Limitations: This service is limited according to the specifics for each listed dental emergency below:

EMERGENCIES: 2 (two) events per year, at no cost.

Root Canal Treatment (Endodontics)	Removal of nerve from the tooth; treatment included in the root canal
Cavity Filling	Placement of medication in a tooth with pain or disease for observation after a treatment with a reserved prognosis or as a temporary restoration.
Orthodontic Consultation	Review by an orthodontist due to discomfort caused by movements performed on the teeth or related appliances.
Adjustment of a Restoration or Appliance	Adjusting a device or restoration that causes discomfort (cutting, grinding, polishing).
Crown Recementation	Replacing a displaced crown.
Prescription Issuance	Prescribing medication for pain, infection, or other conditions as indicated by the specialist after treatment.
Intraoral Abscess Drainage:	Extraction of infectious material of dental origin without needing to lose the tooth.

6. Legal Assistance

6.1 Administrative Advice / Information on Procedures

The Assistance Service Provider will help and advise the Beneficiary via telephone to notify authorities of the loss or theft of personal documents such as: passport, visa, travel checks, credit cards, airline tickets, vaccination card, and INE (National Identification Card). They will also provide support via telephone with instructions necessary to process the replacement or reissuance of these documents.

Limitations: This service is provided at no cost to the Beneficiary and has no limit on the number of events during the validity of the assistance services contract.

6.2 Telephone Legal Advice:

The Assistance Service Provider will make available its network of consulting lawyers 365 days a year for telephone consultations on any branch of law, with a maximum duration of 45 (forty-five) minutes.

Limitations: This service is provided at no cost to the Beneficiary and has no limit on the number of events during the contract's validity.

Particular Exclusions for Telephone Legal Assistance:

Legal assistance in Commercial, Fiscal, Labor, Agrarian, and International law.

6.3 Lawyer Dispatch for Robbery or Assault Inside or Outside the Home

If the Beneficiary is a victim of violence-related theft or assault, the Assistance Service Provider will assign a lawyer to advise and accompany them during the complaint process before the Public Prosecutor's Office or the competent authority. The lawyer will provide support until the Beneficiary obtains the relevant official records or certified copies. The cost of such records or copies must be borne by the Beneficiary.

Limitations: This service is provided at no cost to the Beneficiary and has no limit on the number of events during the assistance contract period.

6.4 Lawyer Dispatch for Complaints to the Authorities

If the Beneficiary is a victim of a crime, the Assistance Service Provider will assign a lawyer to advise and accompany them during the complaint process before the Public Prosecutor's Office or the competent authority. The lawyer will support until the Beneficiary obtains the relevant official records or certified copies. If necessary, the lawyer will assist in requesting restraining orders or protective measures. The cost of such records or copies is covered.

Limitations: This service is provided at no cost to the Beneficiary and has no limit on the number of events during the assistance contract period.

General Exclusions for Legal Assistance: When participation in a crime by the Beneficiary is suspected.

7. Accommodation

This assistance service operates only if the Beneficiary has coverage for Extraordinary Expenses, as specified in the Policy's Location List, within the limits and specifications established for that coverage.

7.1 Accommodation for Covered Events in the Policy

If the coverage for Exray Expenses is active, the Assistance Service Provider will arrange and pay for accommodation at the nearest hotel to the Beneficiary's residence when, due to an event covered under Extra Expenses—such as material damage to the home or another risk—the Beneficiary cannot inhabit the dwelling. The maximum hotel expenses covered by the Assistance Service Provider will be up to the amount of the Sum Insured for the Extra Expenses coverage.

7.2 Accommodation for Unforeseen Events

The Assistance Service Provider will arrange and pay for accommodation at the nearest hotel to the Beneficiary's residence due to the occurrence of a Force Majeure event or major maintenance that prevents inhabitation of the insured residence. The maximum stay will be three nights, at a nightly rate equivalent to 30 UMA. If the cost exceeds this amount, the excess will be paid by the Beneficiary.

8. Pet Assistance

8.1 Telephone Veterinary Assistance

Telephone assistance for Beneficiaries requesting veterinary advice and special guidance on issues related to their pets, such as references to veterinarians, clinics, grooming, sterilization centers, and schools, at preferential prices. Also included is help with locating lost pets, transportation, boarding, cremation, burial, registration, and legal guidance.

Limitations: This service is provided at no cost to the Beneficiary and has no limit on the number of events during the validity of the assistance services contract.

8.2 References for Veterinary Services

At the Beneficiary's request, the Assistance Service Provider will refer them to veterinarians in major cities such as Monterrey, Guadalajara, Mexico City, Puebla, and the metropolitan area. Any charges incurred will be paid by the Beneficiary.

Limitations: This service is provided through telephone referral and has no limit on the number of events during the assistance contract's validity.

8.3 In-Person Veterinary Consultation and Services

Veterinary consultation at a clinic, with prior appointment. If the Beneficiary requests this service and the provider does not designate a specific veterinarian, considering the urgency, the Insured can immediately contract the required provider to limit, prevent, or control the extent of damages. The Beneficiary may also request reimbursement for the expenses up to the limit and number of events mentioned below:

Limitations:

In-person veterinary consultation: Limited to 2 (two) events per year, up to \$1,500 MXN or its USD equivalent, per event.

Deworming: One event per year, up to \$500 MXN or its USD equivalent.

Pet daycare: One event per year (up to 3 days, up to 800 per day, total in gup to 2,400 MXN or its USD equivalent).

Funeral services: One event, up to \$5,000 MXN or its USD equivalent.

General Exclusions for Pet Assistance:

- a) **Pets other than dogs or cats.**
- b) **Non-domestic breeds or species, or endangered species reported and registered with the animal protection society and PROFEPA (Federal Attorney for Environmental Protection).**
- c) **Procedures, studies, medication applications, vaccines within veterinary consultations.**



h. Registry

In compliance with provisions set forth in article 202 of the Insurance and Bonding Institutions Law (Ley de Instituciones de Seguros y de Fianzas), the contractual documentation and technical note forming part of this insurance product are registered before the National Insurance and Bonding Commission (Comisión Nacional de Seguros y Fianzas) as of January 28, 2026 under registry No. número PPAQ-S0048-0013-2026 / CONDUSEF-007097-01

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Exclusions for all Assistance Services

Assistance services:

- a) Reimbursements for telephone assistance services.**
- b) Non-compliance by the Beneficiary with procedures and requirements for providing the service.**
- c) When the Beneficiary does not prove their status as such.**
- d) Situations of assistance caused intentionally, as well as those provoked by strikes, war, invasion, acts of foreign enemies, hostilities, war (declared or not), mutiny, rebellion, civil war, insurrection, terrorism, protests, demonstrations, popular movements, situations that threaten public security, radioactivity, or any other cause of force majeure.**
- e) Cases where the Beneficiary exhibits rude or aggressive behavior that prevents the provision of assistance.**
- f) When, by order of a competent authority, the provision or execution of assistance services is impeded.**
- g) When the Beneficiary or their representative does not provide truthful and timely information that allows proper assistance to be rendered.**

Basic Rights of the Property Damage Insured

Know the rights you have as Contracting Party, Insured, or Beneficiary:

When purchasing your insurance, you may:



Request the intermediary offering the insurance to identify themselves.



Know the amount of commission or compensation received by the intermediary for selling the insurance.



Receive complete information about the terms, conditions, exclusions of your insurance, as well as how to maintain, terminate coverage, and the validity period of your policy.

In case of a claim:



You should receive the benefits contracted in your Policy for events occurring within the grace period, even if you have not paid the Premium during this period. Subject to the General Conditions.



If there is a delay in paying the insured sum, you may receive an indemnity in accordance with current legislation.



In property insurance, any indemnity paid will reduce the insured sum by the same amount. You may request reinstatement of the insured sum, subject to the insurer's approval, in which case you must pay the corresponding Premium.



If you disagree with the handling of your claim, you can submit a free complaint with AXA through the Specialized Customer Service Unit (UNE) or file a complaint with the National Commission for the Protection and Defense of Financial Services Users (Condusef), at any of its regional offices.

If you have filed a complaint with Condusef and the parties do not submit to arbitration, you may request a technical report from the commission.

If you have a complaint:

Contact the Specialized Customer Service Unit (UNE): Phone: 55 5169 2746 (option 1) or 800 737 7663 (option 1)

Félix Cuevas 366, 3rd floor, Col. Tlacoquemécatl, Benito Juárez, 03200, Mexico City, Mexico, at the Integral Service Window of AXA, during business hours Monday to Thursday from 8:00 to 17:30 and Friday from 8:00 to 16:00.

Email: axasoluciones@axa.com.mx

In compliance with Article 202 of the Law of Insurance Institutions and Bonds, the contractual documentation and the technical note that make up this insurance product have been registered with the National Commission of Insurance and Bonds, starting on the 8 day of December of 2017, with the number CGEN-S0048-0167-2017/CONDUSEF-G-00471-002

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Coverage Endorsement for Home Extension or Remodeling

By means of an express agreement and the obligation to pay an additional premium, the parties agree that, subject to the contracted Sum Insured and the other terms and conditions of the Policy, this endorsement adheres to, modifies, and forms part of the original Policy, as follows:

Definitions

For the purposes of this coverage, whether in singular or plural and always starting with a capital letter, the following Definitions shall be considered:

Home under extension: A property where work is being carried out to add one or more rooms or surface areas to the existing home.

Home under remodeling: A property where work is being undertaken to modify, transform, or adjust the layout of spaces or a physical or functional characteristic of the existing home.

In both cases, the work does not involve modification or alteration of the structural support or framework previously built, and the total of such work (planning, materials, supplies, and professional and skilled services) must not exceed 60% of the destructible value of the existing home being insured.

Covered Property

Through this Endorsement, the following are added as covered property within Section II. Contents, of this Policy: Construction materials, supplies, equipment, and furniture located within the home intended to be incorporated into the home under extension or remodeling.

Expenses and losses related to necessary professional and skilled services for the replacement of work related to extension or remodeling.

Coverages

This insurance covers damages and losses caused to the covered property by the same perils insured under the coverages: Material Damages, Hydrometeorological Phenomena, and Earthquake or Volcanic Eruption, regarding Sections I. Building and II. Contents.

Indemnity

The indemnifiable value of the covered goods through this endorsement is the Replacement Value.

Deductibles and Co-insurance

The Deductibles and Co-insurance established in the Policy will apply to the affected perils.

Only for the purposes of this endorsement, the following exclusions, as set forth in the General Conditions of the Policy, are eliminated:

d) General Exclusions:

Excluded Property

The Company shall not be responsible for losses or damages to the following property:

...

b) Buildings, structures, and their contents:

...

- **during the execution of structural changes or during construction, reconstruction, demolition; installation, assembly, or disassembly, except for glass.**

The other terms and conditions of insurance established in the Policy remain unchanged.

In compliance with provisions set forth in article 202 of the Insurance and Bonding Institutions Law (Ley de Instituciones de Seguros y de Fianzas), the contractual documentation and technical note forming part of this insurance product are registered before the National Insurance and Bonding Commission (Comisión Nacional de Seguros y Fianzas) as of January 28, 2026 under registry No. número PPAQ-S0048-0013-2026 / CONDUSEF-007097-01.

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Call toll-free
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