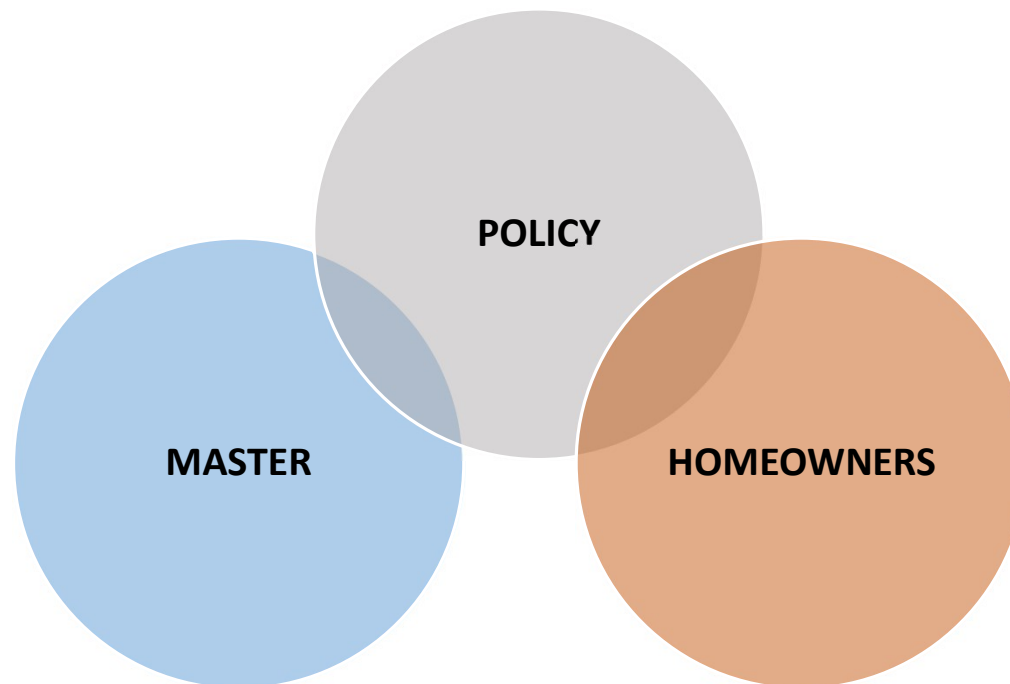


CLAIMS GUIDE PROPERTY DAMAGE

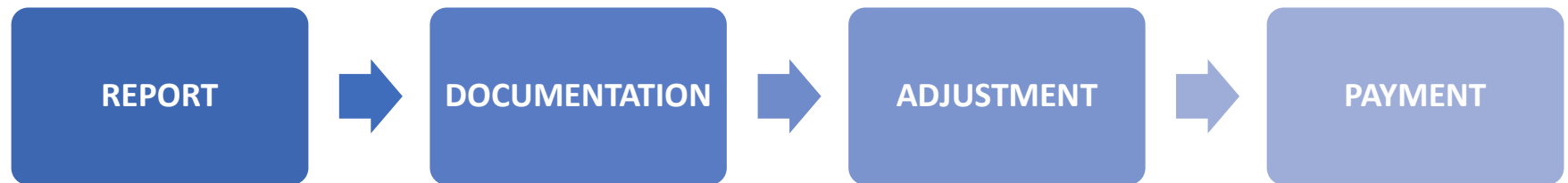


MGI Agente de Seguros, S.A. de C.V.

PROCESS TO REPORT A CLAIM & MOST COMMON DOCUMENTATION



Each type of incident has a different adjustment process depending on the terms of the policy you have hired. However, the stages to achieve the settlement of an accident are the same.



INFORMATION TO REPORT A CLAIM

TO REPORT A CLAIM, YOU MUST HAVE THE FOLLOWING INFORMATION;

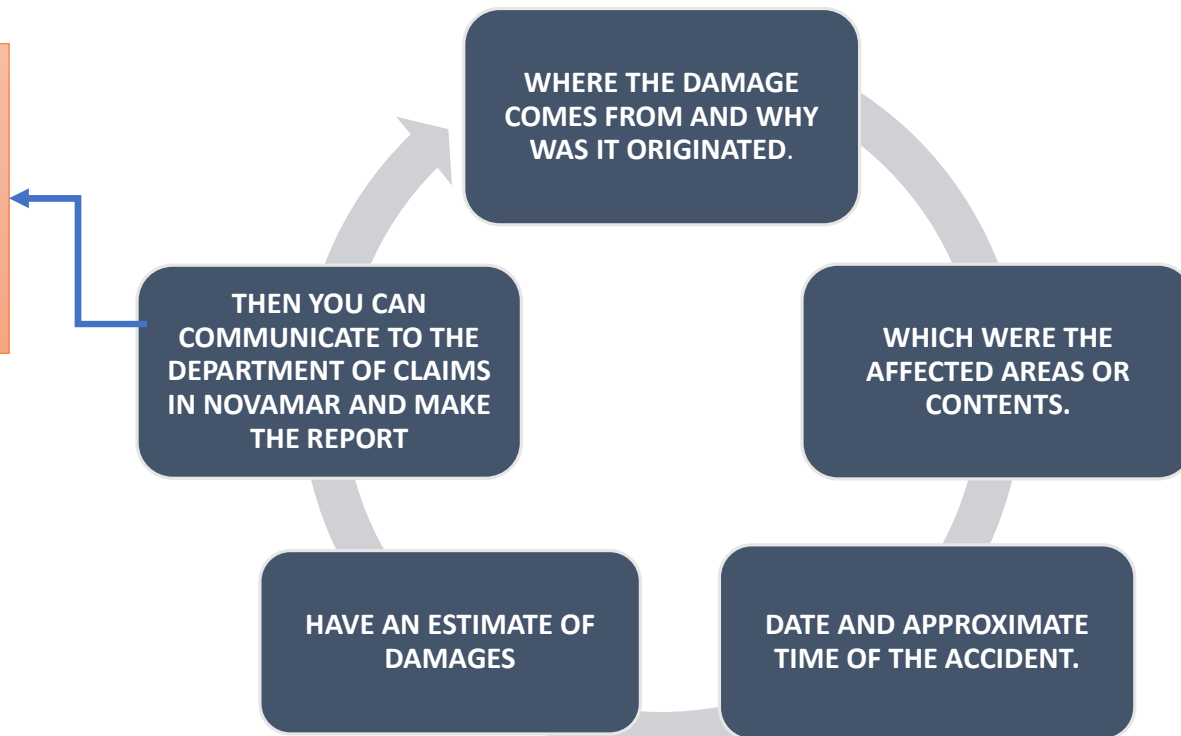
Contact information

Novamar Claims:

admin.claims@novamar.net

*Mx Tel. 322 297 6440

*Mx Cel. 322 151 6332



SEVERAL DOCUMENTS MAY BE REQUESTED DEPENDING ON THE CLAIM,
BUT IN GENERAL, THE FOLLOWING INFORMATION IS REQUIRED;

1. Claim letter from the insured addressed to the underwriter where the policy was purchased.

- | | |
|---|---|
| 1.1. Third party claim letter (in case of third party liability). | 1.2. Third party release letter (after the insured has paid for the damages). |
|---|---|



2. Report of the events:

- | | |
|---|--|
| 2.1. Technical report in case of electronic equipment or machinery. | 2.3. Declared act in "Ministerio Público" in case of robbery and preexistence of the items stolen. |
| 2.2. Technical report from Protección Civil in case of fire. | 2.4. Technical report from plumber or maintenance department in case of a flood. |



3. Quote of Repairs, this has to be well documented, by Unit Price, Concept and Total Amount.

4. Insured documentation:

4.1. Natural persons: ID, Updated utility bill, Bank Account Statement.

4.2. Legal Entities: Constitutive act, RFC, ID, Legal Power, Updated Utility bill.

NOTE: The above documentation is enunciative but not limited, so according to the nature and complexity of the claim, the adjuster of the insurance company will request additional support information if it is strictly necessary. The official documents requested directly by the adjuster will prevail over the documents listed above.

ADJUSTMENT PROCESS ELABORATED BY THE ADJUSTER OF THE INSURANCE COMPANY

In this stage the adjuster proceeds to analyze the information delivered by the insured. This information is reviewed, organized and sent to the insurance company for approval.

I. The adjuster determines the loss and adjusts the price to the real commercial value, afterwards he sends the information to the insurance company.

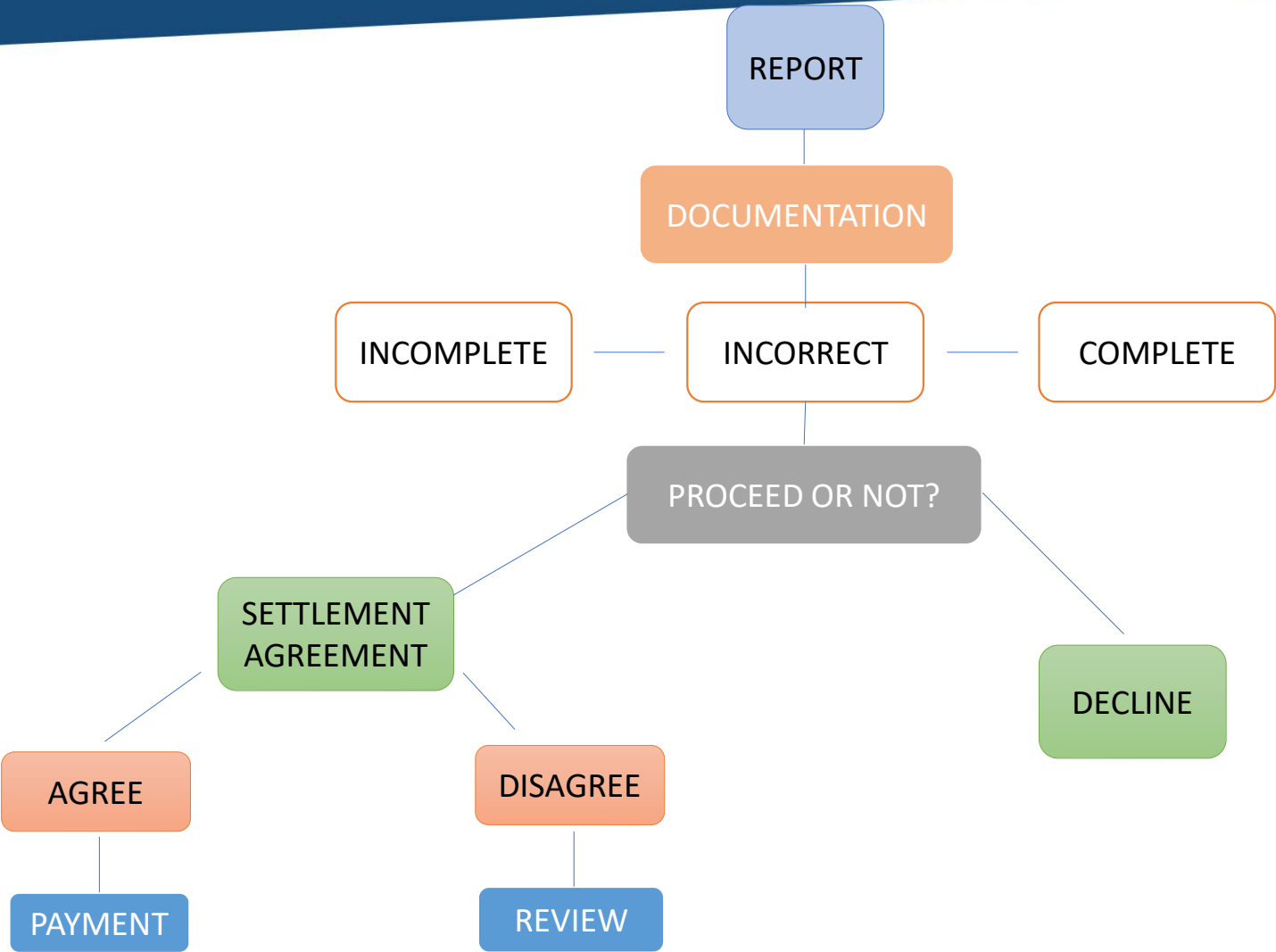
II. After the insurance company makes the approval, they present a "Settlement Agreement" where compensation is agreed to the insured after depreciation, deductible and coinsurance (if it applies). The insured must read the agreement and sign if it is correct.

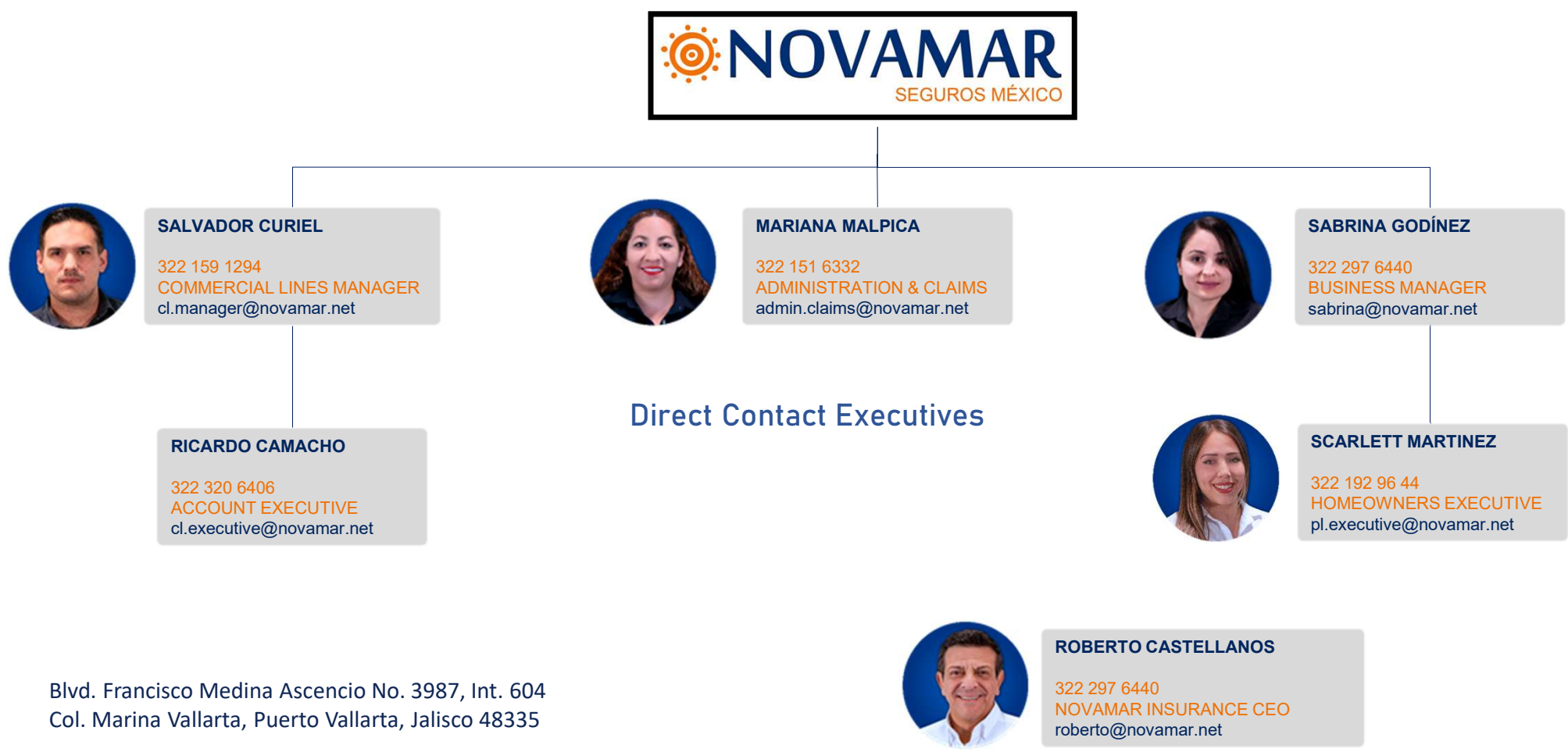
III. The adjuster sends full case to the insurance company so that it proceeds with the payment

**** IF THE CLAIM DOES NOT PROCEED, THE CUSTOMER WILL BE NOTIFIED IN THIS STEP ****

In accordance with the Settlement Agreement, the insurance company prepares the payment method. The most common method and sometimes the only way to receive payment (depending on the legal politics of your insurance company) is the transfer of funds. The insurance company will request the front page of an updated bank account statement under the name of the insured in order to make the transfer.

The payment will be done in the currency in which the policy was issued. Only when the policy is in USD the payment can be done in both currencies MXN or USD. The insurance company will proceed with the payment of the claim after receiving all the documentation and the Settlement Agreement signed by the insured. Companies have by law 30 working days to make the payment, in practice they do so on average in the first 15 days after receiving the complete information.





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THANK YOU FOR CHOOSING NOVAMAR AS YOUR INSURANCE AGENT.
WE'RE HAPPY TO ASSIST YOU.

PLEASE NOTE: All the information provided in the presentation is a courtesy translation, nonofficial, so according to the nature and complexity of the claim, the adjuster of your insurance company will request additional support information if it is strictly necessary. The documents and procedures of each insurance company written in Spanish will prevail over the ones listed in this presentation.