



**CERTIFICATE
of Mexican Auto Insurance
Seguros ING, S.A. de C.V.
Master Policy TA-SCA-11-01-00**

National Producer License # 2663714
California License # OC24601
3819 Saint Austell Way
Perris, CA 92571
Tel: 888-800-9988 951-657-4220
Fax: 626-638-3255

AGENTE: 273762
C.C: 077112

CRT#: IG-TA-0522796 Agent's Code: DP2200
Effective Date: 07/02/2007 20:00 PACIFIC
Expiration Date: 07/07/2007 20:00 PACIFIC Total Days: 5

PERSONAL DATA

List all other Driver(s) & Date(s) of Birth

E-mail:	Name: D.O.B: License #:
Date of Birth:	Name: D.O.B: License #:
Driver's License #:	Name: D.O.B: License #:
State: CA	Name: D.O.B: License #:
Exp. Date: 11/30/2011	Name: D.O.B: License #:

Telephone #:

VEHICLE DATA

Auto/RV: One self-propelled vehicle per policy. Boat/Boat Trailer/Other Trailer: It is mandatory, by Mexican law, to list all towed units.

Type	Year	Make	Model	Len (ft)	ID Number	State	Lic No.	Value
Car/Truck/RV	2007	Toyota	Camry			CA		\$35,000.00
Boat Motor								
Boat Trailer								
Utility Trailer								
Travel Trailer								
Towed Vehicle								

Use total value of all items listed to determine premium: **\$35,000.00**

LOSS PAYEE

YOUR CURRENT INSURANCE COMPANY

Leinholder:

Address:

Policy #: Expiration Date: 11/09/2007

COVERAGE	WARNING	Plan C: Daily / Full Territory
<p>Plan C: Daily / Full Territory</p> <p>Collision, Fire, Total Theft and glass.</p> <p>Liability: \$150,000.00</p> <p>Combined Single Limit (CSL)</p> <p>Medical Payments: \$4,000-\$20,000</p> <p>Business Use: No</p> <p>Boat Liability: No</p> <p>Driver(s) under 21: Yes</p>	<p>WARNING</p> <p>MEXICAN INSURANCE LAW</p> <p>MANDATES THAT ALL ACCIDENTS OR LOSSES UNDER THIS POLICY MUST BE REPORTED IN MEXICO PRIOR TO YOUR RETURN TO THE U.S.</p> <p>Please see territorial map for geographical limits of this certificate</p> <p>This certificate is transferable to another vehicle for an additional Premium.</p> <p>To report a claim from any Mexican phone 01 - 800 - 017 - 8300</p>	<p>Plan C: Daily / Full Territory</p> <p>SURCHARGES</p> <p>Prices Per Day</p> <p>Business use: \$0.00</p> <p>Driver(s) Under 21: \$3.64</p> <p>Additional Driver(s): \$0.00</p> <p>OPTIONS</p> <p>Prices Per Day</p> <p>Liability only: \$0.00</p> <p>Boat Liability: \$0.00</p> <p>Excess Liability: \$3.19</p>

Rate	\$75.00
Options	\$15.95
Surcharge	\$18.19
Total:	\$109.14

This insurance certificate under Master Policy TA-SCA-11-01-00 is authorized under the authority of Seguros ING, S.A. de C.V.

ELECTRONIC TRANSACTION AUTHORIZATION

VXJN1B64F65E

This Premium includes 15% IVA Tax

IGIB is a California Surplus Lines and Special Lines Broker 0741582

NOTE: Boats insured under this certificate are only covered while towed by or attached to towing vehicle. No coverage while being launched or afloat - (except under the boat liability option coverage).

NOTE: POLICY FOR TOURISTS ONLY-POLIZA DE SEGURO SOBRE AUTOMOVIL ESPECIAL PARA TURISTAS-ALL PAYMENTS UNDER PLANS A AND B ARE TOTALLY EARNED AFTER 30 DAYS IN FORCE. POLICY RATES, OPTIONS AND POLICY FEE AMOUNTS FOR PLAN C ARE PER DAY RATES ONLY

THIS INSURANCE CERTIFICATE IS ISSUED IN THE UNITED STATES OF AMERICA AND IS ONLY VALID WITHIN THE REPUBLIC OF MEXICO

This is an Internet Transaction

The following is a brief description of coverages.

THE EXACT POLICY PROVISIONS, TERMS & CONDITIONS, AND EXCLUSIONS ARE CONTAINED IN THE POLICY ITSELF.

Please read the Terms & Conditions, and Exclusions carefully.

Risk 1. Collision Upset and Glass Breakage (obligatory deductible*) covers damage to the insured unit.

Risk 2. Fire & Total Theft (obligatory deductible*) lightning, strikes, popular uprisings, windstorms, cyclones, hurricanes, hail, earthquake, volcanic eruption, flood, explosion, landslide and cave-in, covers damage to insured vehicle.

Risk 3. Property Damage Bodily injury and property damage to parties other than the insured and occupants of the insured vehicle resulting from the use of the insured vehicle - \$100,000(U.S.) Combined Single Limit (CSL).

Risk 4. Public Liability Bodily injury and property damage to parties other than the insured and occupants of the insured vehicle resulting from the use of the insured vehicle - \$100,000(U.S.) Combined Single Limit (CSL).

Risk 5. Medical Payment Covers expenses incurred by the occupants of the insured vehicle as a result of bodily injuries sustained aboard said vehicle caused by fire, collision and/or upset (limited to \$4,000(U.S.) per person; \$20,000(U.S.) per occurrence). Funeral expenses under Risk 5 are limited to 25% of the per person limit.

Current Market Value: In case of a total loss, **The following is a brief description of coverages.**

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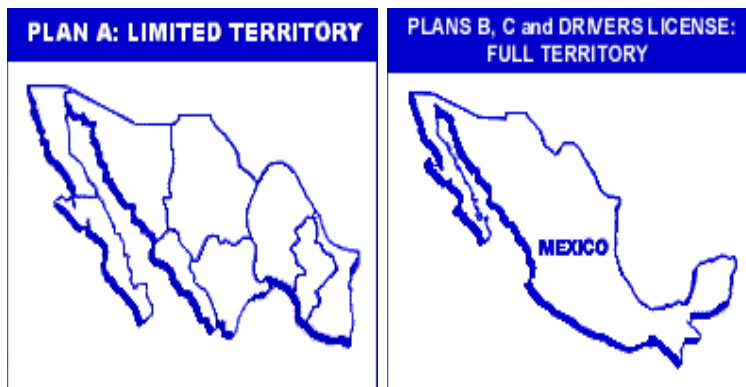
Current Market Value: In case of a total loss, Seguros ING, S.A. de C.V. will adjust on the basis of the current market value (ACV) at the time of the accident. It is imperative that a realistic current market value (ACV) of your vehicle be determined. Under-insuring your vehicle(s) may result in financial penalties in the event of loss.

***Deductible:** There is an Obligatory Deductible for Collision, Upset and Glass Breakage that is applied for each accident/loss and each described vehicle, boat and trailer as follows:

1. \$500 (U.S.) on all Private Passenger Cars, Pick-ups, Passenger Panel Vans and Van Conversions.
2. \$500 (U.S.) for each accident/loss by fire, lightning, strike, popular uprising, cyclone, hurricane, windstorm, hail, earthquake, volcanic eruption, flood, landslide, cave-in and explosion.
3. \$1,000 (U.S.) obligatory deductible for TOTAL THEFT of the described vehicle, boat or trailer.

OFF ROAD VEHICLES, MOTORCYCLES AND ATV'S ETC. ARE ACCEPTABLE UNDER RISKS 3 AND 4 (Property Damage and Public Liability) ONLY WHILE BEING TOWED AND ATTACHED TO THE INSURED VEHICLE AS IDENTIFIED ON THE CORRESPONDING INSURANCE CERTIFICATE AND PROVIDED THAT THE REQUIRED PREMIUM IS PAID. RISKS 1, 2 AND 5 (Collision, Upset, Glass Breakage, Fire, Total Theft and Medical Payments) ARE NOT AVAILABLE FOR THESE TYPES OF UNITS AND CANNOT BE BOUND.

PARTIAL THEFT, MALICIOUS MISCHIEF AND VANDALISM ARE NOT COVERED.



COVERAGE TERRITORY ZONES: Coverage applies only in areas shown.

WARNING: The Insurance company, Seguros ING, S.A. de C.V., is not legally obligated under the terms and conditions of this policy to repair or replace your vehicle in the United States.

VALID ONLY IN THE REPUBLIC OF MEXICO

AUTOMOBILE POLICY
PROVISIONS, TERMS & CONDITIONS AND EXCLUSIONS

Seguros ING, S.A. de C.V. (hereinafter called "The Company") issues this insurance policy/certificate effective only within the Mexican Republic, in favor of the named person, hereinafter referred to as "The Insured", in accordance with the provisions, terms & conditions and exclusions of the policy and for the term herein established, against the risks marked "Description of Risks" listed below, suffered to or caused by the vehicle described.

The maximum amount covered appears in the Certificate of Insurance, and therefore the payments in which The Company may be obligated to pay, whether due to one or more losses arising out of any of the risks covered hereunder, as specified shall in no instance exceed the amount stipulated in each Section of said Certificate of Insurance.

DESCRIPTION OF RISKS COVERED FOR THIS POLICY

The Company agrees that within the policy provisions, terms & conditions and exclusions as stated the amounts payable to the Insured shall be made once the damage to the insured automobile (under risks 1 & 2) has been determined and/or damages caused by the automobile have been identified and proven that payment shall be made under Risk 3 Property Damage Liability.

1. Collision, upset and glass breakage (obligatory deductible) as stated on each applicable certificate of insurance.
2. Fire and Lightning; Total Theft of the vehicle; Strikes and Riots; Windstorm; Cyclone; Hurricane; Hail; Earthquake; Volcanic Eruption; Flood; Explosion and Landslide. Under risks 1 and 2 jointly or separately liability is limited to ACTUAL CASH VALUE of described and declared automobile, trailer and/or boat/watercraft at the time of accident not exceeding the sum specified in the certificate of insurance.
3. Property Damage Liability.
4. Bodily Injury Liability.
5. Medical Expenses; The maximum limit for all occupants in the described and declared vehicle in accordance with conditions of this policy and during the policy term, against the risks contained in the specifications of risks as stated in the certificate of insurance.

The maximum amount payable under risk #5 medical expenses limits the companies liability and in no case shall the companies liability exceed the amount specified in the certificate of insurance.

SPECIFICATIONS OF RISKS

SECTION 1

- a. Collision and Upset and Glass Breakage (Deductible Applicable) - The damages or losses sustained by the insured vehicle resulting from collisions, upset, and/or glass breakage. Under risk 1 the Company shall pay those expenses incurred for damages in excess of the deductible specified on the face of the Certificate of Insurance and said deductible shall in all events be paid by the Insured and shall be applicable to each accident and each unit covered hereunder.
- b. Transportation - Damage or losses sustained by the insured vehicle resulting from stranding, sinking, burning, explosion, upset or derailment resulting from the transportation of said vehicle whether on land, air or water, sling losses sustained during loading, unloading or transshipment as well as the Insured's contribution to general salvage expenses for which he might be liable.
- c. Towing - In the event of a loss hereunder, the Company shall pay reasonable expenses incurred for towing the insured unit(s) from the scene of the accident/loss within the Republic of Mexico to that place where the Company feels that the same could be repaired. Moreover the Company shall pay reasonable expenses incurred for handling necessary prior to towing.

Under risks 1 and 2, the company is not legally obligated to repair or replace your vehicle outside the Republic of Mexico.

IMPORTANT ABOUT DEDUCTIBLES

Risk 1 and Risk 2 are subject to deductibles as stated on each applicable certificate of insurance.

SECTION 2

- a. Fire, Lightning, and Explosion - Damages sustained by the insured vehicle as a result of fire, lightning and explosion.
- b. Theft - Total theft of the insured vehicle.
- c. Strikes and Popular Uprisings - Damages or losses caused to the insured vehicle by strikers, locked out workmen or persons taking part in labor disturbances or popular uprising.
- d. Meteorological Phenomena, Etc. - Damages or losses caused to the insured vehicle by cyclone, windstorm, hurricane, hail, earthquake, volcanic eruption, flood (overflowing of rivers, lakes or inlets) or landslide.

Under Sections 1 and 2 hereof, any special equipment installed in the insured vehicle is likewise covered. The term "special equipment" shall be taken to mean placards, signs, radio, clock, fog and search lights, mirrors, visors and other extra accessories.

SECTION 3

Property Damage - Pays for the Insured's legal liability for property damage to third parties arising from the use of the insured vehicle. Section 3 does not pay for damage to property owned by the Insured, his drivers, relatives or property in the care, custody or control of said persons or their employees or representatives.

SECTION 4

Bodily Injuries - The Insured's legal liability for death or injuries resulting from the use of the insured vehicle as follows:

- a. The Insured's legal liability for death, or total or partial permanent disability or temporary disability.
- b. Medical or funeral expenses as the case may be, incurred by person(s) injured by the insured vehicle.
- c. Expenses or costs which the Insured or his driver shall be legally obligated to pay resulting from suits brought against either or both by any claimant.

Liability for bodily injuries or death sustained by persons riding in or upon the insured vehicle is not covered under section 4.

SECTION 5

Medical Expenses - Expenses incurred by the Insured or an occupant of the insured vehicle as a result of bodily injuries sustained by such persons while in or upon said insured vehicle, caused by fire, collision or upset thereof as described herein.

The Company shall pay reasonable expenses as herein indicated not to exceed the maximum sum insured for each occupant of the insured vehicle, it being understood however that the Company's liability shall cease as of the moment in which the effects of said injuries disappear either through the recovery or death of such injured party.

- a. **Hospitalization** - Hospital room and board as well as miscellaneous supplies including drugs and physiotherapy.
- b. **Medical Attention** - Services rendered by legally authorized physicians, surgeons, osteopaths and physiotherapists.
- c. **Nursing Care** - Services rendered by legally authorized nurses.
- d. **Ambulance Service** - Expenses incurred for the use of an ambulance when same is necessary.
- e. **Funeral Expenses** - Funeral expenses up to the maximum amount of 25% of the respective insured amount of risk 5 (per person).

GENERAL INSURING CONDITIONS

SECTION 1

Exclusions

This insurance shall in no event cover:

- a. Damage sustained or caused by the insured vehicle when same is being used for the purpose of driving instruction or maintenance.
- b. Damage sustained or caused by the insured vehicle while same is being driven by a person lacking a valid drivers license issued by the respective legal

authorities, or while being driven by a person under the influence of alcohol or drugs, provided such circumstances directly influence the accident from which the damage results.

- c. The company shall not defend or be obligated for the payments of the expenses to defend the Insured or the permissive driver of the insured vehicle incurred and/or resulting from legal procedures in a competent court of law in either the United States, Province of Canada or the Republic of Mexico originated by, or resulting from, any accident and/or loss. The costs of bonds or any sanctions, or any other such obligations are not covered.
- d. Theft of parts, accessories or other articles unless same is the result of the total theft of the insured vehicle.
- e. Loss or damage to the insured vehicle resulting from war-like operations whether originated by foreign or civil war, insurrection, rebellion, expropriation, requisition, confiscation, seizure or detention by the authorities or any other similar cause. Moreover this insurance is warranted free from loss or damage caused the insured vehicle while being used for any type of military service with or without Insured's consent.
- f. Public liability for Injuries to persons legally dependent on the Insured or persons in his service.
- g. Public liability for death or bodily injuries sustained by the driver of the insured vehicle or any other occupant thereof except for the medical expenses, of any as mentioned under Section 5 of the Specification of Risks hereof. Moreover this insurance shall not include liabilities resulting from intentional acts imputable to the Insured or his driver.
- h. Any indirect loss sustained by the Insured, including loss of the insured vehicle.
- i. Loss due to mechanical or electrical breakdown, or failure of any part resulting from the use thereof, unless directly caused by one or more of the risks covered hereunder.
- j. Loss or damage due to natural wear and tear of the insured vehicle or parts thereof as well as any depreciation in their value.
- k. Loss or damage to underparts of the insured vehicle occurring while same is being driven over roads in poor condition or through paths, woods or any other place off the highways.
- l. Damage sustained or caused to insured vehicle including public liability while same is participating in races, safety resistance or speed contest.
- m. Damage sustained or caused by the insured vehicle as a result of over-loading or excessive strain to the resistance or capacity thereof; in these cases the Company shall not be liable for damage to viaducts, bridges, scales, or to any public roads or other objects or underground installations, whether due to vibration or the weight of the insured vehicle or its load.
- n. Malicious mischief, vandalism, and theft of contents and/or partial theft of any description is not covered.

SECTION 2

Risks Excluded But Which May Be Covered By Express Agreement

Damage sustained or caused by the insured vehicle as a direct result of:

- a. Using the vehicle for a purpose other than the one indicated herein;
- b. The towing of trailers/motor vehicles/motorcycles or any other such device or equipment with the exception of those identified on the face of the Certificate of Insurance, provided the required premiums are paid.

SECTION 3

Policy / Insurance Certificate Cancellation

Notwithstanding the duration hereof the Insured and the Company hereby agree that on all policies/insurance certificates under Tourist Plans A and B may be canceled by either party before the expiration date. However, it is agreed that the premiums on plans A and B shall be fully earned when such policies/insurance certificates have been in force for more than 30 days of the effective date.

On all policies/insurance certificates on daily rated policies Plan C the short rate cancellation method shall apply. On all Fleet Rental Certificates (Plan C) a \$10.00 cancellation fee shall apply.

SECTION 4

Premium Payment

The full premium amount is payable on or before the effective date of the policy/insurance certificate. Such premium payment must be evidenced by an official written receipt issued by the Company and/or its authorized agents/brokers.

SECTION 5

Insured's Duties in Case of Loss

Upon occurrence of any loss, the Insured must take all those precautions adequate to the situation to avoid further damages or loss. Consequently the Insured may not abandon the insured vehicle unless obliged to do so by reasons beyond his control. Noncompliance with the foregoing shall entitle the Company to reduce the indemnity to that amount which would have been payable had the Insured so complied.

SECTION 6

Losses

Upon occurrence of any loss covered hereunder, the Insured must so advise the Company immediately upon knowledge thereof excepting when same is impossible due to force majeure. Lack of such notice shall result in the reduction of the indemnity to that sum which the original damage would have amounted to had the Company been given prompt notice thereof.

After notice of loss has been submitted to the Company, the Company shall proceed to evaluate the loss. On completion of the valuation of loss and provided that the Company accepts liability for the loss, the Company has the sole option to pay the Insured the agreed value of the loss or have the agreed value of the damage repaired.

The Company shall not be liable for damages to the insured vehicle or damages caused by the insured vehicle if repairs thereof are initiated without the Company's previous written consent as same would prevent knowledge of the extent of the loss and the facts thereof.

In the event of a total loss or total theft of the insured vehicle the Company may replace same or it may effect a cash settlement equivalent to the actual cash value thereof but never in excess of the insured amount in force. Upon payment of the cash settlement as stated, the Company shall not be obligated in any other way and this insurance shall be automatically terminated, the Insured surrendering this Policy to the Company.

The Insured must cooperate by attending all administrative proceeding to which he may be summoned by competent authorities relative to any loss for which a claim has been submitted to the Company. Noncompliance with the foregoing shall relieve the Company of its obligations relative to the Insured's public liability, if because of such noncompliance, the Insured should be declared guilty and otherwise he would not have been so declared.

In cases of public liability, the Insured must forward to the Company immediately upon receipt thereof all correspondence, demands, claims, judicial orders summons or requisitions relative to any claim covered hereunder.

The Company shall not be obligated to pay any debts, transactions or any judicial obligations of any nature effected or agreed to without the company's prior written consent. Material confession of an act shall not be deemed an acceptance of liability by the Company.

In the event of theft or other criminal acts constituting a claim hereunder, the Insured shall immediately notify the proper legal authorities and cooperate with the Company in the recovery of the vehicle or of the amount equivalent to the damage sustained.

If requested by the Company the Insured shall as soon as possible grant to the Company a full power-of-attorney or to a person designated by the Company for the express purpose of representing the interest of the Insured or the Company on any matter concerning settlement of a claim presented against the Insured/Company by third parties.

The Company shall be at liberty to conduct proceedings and the Insured shall be obligated to furnish all requested information and assistance.

Any assistance rendered by the Insured or third parties to the Company or its agents shall not be construed as acceptance of liability by the Company.

SECTION 7

Adjustment and Acknowledgment of Liability

In order to adjust losses sustained by the insured vehicle the Company shall determine and assess the damages. Failure to cooperate by the Insured shall cause the Insured to forfeit his rights to any intervention in the adjustment of damages but shall not prejudice the Insured's right to designate an appraiser in the event of a disagreement to any such damages.

The companies participation in the adjustment of damages shall not be an admission or acceptance of liability with respect to the loss.

SECTION 8

Appraisal/Arbitration

In case of disagreement arising between the Insured and the Company as to the amount of any loss or damage, the case shall be submitted to the judgement of an appraiser appointed in writing by both parties. If no agreement can be reached as to the appointment of a single appraiser, the case shall be submitted to the judgement of two, one appointed by each party, within one month of the day written request to do so is received. Prior to the initiation of their duties as such, the appraisals shall designate an arbitrator to act in case of disagreement.

In the event that either the Insured or the company refused or fails to appoint an appraiser when so requested by the other party or if the appraisers should fail to agree on the designation of the arbitrator, upon request by either of the parties, the judicial authorities shall appoint the appraiser or arbitrator or both if necessary. The National Insurance Commission may, however, appoint the appraisers or arbitrator as the case may be, if both parties so desire. Death of one of the parties or the dissolution of a corporation if this should be the case, during the appraisal shall not annul or affect the powers of the appraiser, or both appraisers or the arbitrator as the case may be. In the event that either of the appraisers or the arbitrator should die before judgement is handed down, a new appraiser or arbitrator shall be appointed (by the parties, the judicial authorities or the National Insurance Commission, as the case may be) in substitution thereof.

Expenses and cost of the appraisal shall be borne equally by the Insured and the Company. Each party shall, however, pay the fees of its own appraiser.

The appraisal mentioned herein shall not imply acceptance of a claim by the Company. It shall however determine the amount which the company shall be obligated in case of acceptance, both parties remaining free to initiate any action and oppose the corresponding exception only in the courts of the Republic of Mexico.

SECTION 9

Salvage

It is expressly agreed that in the event that the Company should decide to pay the insured amount in force or in lieu hereof replace the insured vehicle, any salvage or recovery shall become the Company's property.

SECTION 10

Loss of Right to Indemnity

In the event that the claim for damages submitted to the Company by the Insured should prove to be fraudulent in any respect, the Insured shall forfeit all rights to indemnity hereunder.

SECTION 11

Limit of Companies Liability (Risks 1 and 2)

The company's liability hereunder shall in no event exceed the actual cash value of the damages sustained by the insured vehicle, plus reasonable labor costs, but in no event shall it exceed the insured value of said vehicle/watercraft and/or trailer or other such insured units which in turn is subject to the following clause (section 12).

SECTION 12

Reduction and Reinstatement of Insured Amount (Risks 1 and 2)

Each and every payment made by the Company for indemnities shall reduce the insured amount in a like sum, but such insured amount may be reinstated upon payment of the required premium.

SECTION 13

Subrogation

The Insured's rights of recovery shall be subrogated to the Company up to the sum paid as Indemnity as well as such actions which might lie against third parties responsible for the loss. The Insured shall confirm such subrogation, of so required by the Company in a legal instrument. Should subrogation be prevented due to acts of omission on the part of the Insured, The Company shall be freed from its obligations hereunder.

SECTION 14

Other Insurance

The Insured must immediately advise the Company in writing of the existence of any other insurance taken by him/her covering the same risks and for the same interest, indicating the name of such other company and insured amount. Any insurance afforded under any section of this contract shall be excess over any other valid and collectible insurance.

SECTION 15

Jurisdiction

The Insured and Company agree that any dispute between the Insured and Company under Risks 1 and 2 (Physical Damage) which is not resolved as stated in Section 8, entitled "Appraisal/Arbitration", shall be determined in accordance with Article 72 of the National Commission for the Protection and Defense of the Users of Financial Services Law (CONDUSEF) in Mexico.

The Insured and Company further agree that any dispute between the Insured and Company that may arise from any claim hereunder or by reason of the issuance of a policy/insurance certificate requiring the determination of a court of law shall be resolved only in the Republic of Mexico, and the Insured hereby consents to the jurisdiction of the courts of the Republic of Mexico, to decide any issue or dispute between the Insured and the Company.

SECTION 16

Prescription

The rights derived hereunder shall expire two years from the date of which such rights were derived in case of omissions or untrue declarations relative to the occurrence of the loss. The period referred to shall begin on the day on which the Company becomes cognizant thereof. In the event that the interested parties should have been ignorant of the fact as of the day they become cognizant thereof, said parties must prove previous ignorance of such loss.

All rights of the Insured **under section 16 Prescriptions** shall be terminated by the appointment of arbitrators or by the commencement of proceedings under Article 72 of the National Commission for the Protection and Defense of the Users of Financial Services Law (CONDUSEF) in Mexico.

SECTION 17

Interpretation of the Policy Provisions, Terms & Conditions and Exclusions

Article 25 of the Law governing Insurance Contracts: "If the wording of the Policy or its modifications do not agree with the offer, the Insured may request corresponding correction within thirty days following the day on which the Policy was received. After this period has elapsed the stipulations of the Policy or its modifications shall be considered as accepted."

SECTION 18

Applicable Law

The Insured and the Company agree that the terms and provisions of this policy, and the rights and duties of the Insured and the Company by reason of the issuance of this policy are to be determined in accordance with the terms of Article 72 of the National Commission for the Protection and Defense of the Users of Financial

Bilingual Toll-Free Hotline for Tourist Claims

24 hours a day · 365 days a year

01 - 800 - 017 - 8300

The hotline representative will provide step-by-step procedures for handling the claim, and convey all the information provided by the insured to the corresponding adjuster. This new system provides first-class service, processing inquiries promptly and accurately and coordinates services among different departments. This toll-free number **can only be called from within the Republic of Mexico.**



TOUR AID, INC.
EMERGENCY TRAVEL ASSISTANCE
SERVICE CONTRACT

3450 Bonita Road, Suite 101, Chula Vista, CA 91910
Phone (619) 422-3028
Fax (619) 422-2671



CERTIFICATE #: IG-TA-0522796 **PREMIUM:** \$9.50
TERM OF COVERAGE: **From:** 07/02/2007 20:00 PACIFIC **To:** 07/07/2007 20:00 PACIFIC
COVERED TRAVELERS: **Passengers of vehicle** 2007,Toyota ,Camry
GEOGRAPHICAL LIMITS: **Mexican territory**

Tour Aid, Inc. agrees to provide the emergency travel assistance services as listed below and in accordance to the attached Terms & Conditions, to be effective only while attached to a valid Mexico tourist insurance certificate/ policy issued by Seguros ING, S.A. de C.V. a licensed and domiciled Mexico insurance company, and during the effective dates as listed above, and **only while traveling within Mexico.**

LEGAL ASSISTANCE IN CASE OF AUTOMOBILE ACCIDENTS

- Legal assistance in case of Automobile accidents. Tour Aid will cover the expenses of a lawyer appointed by Tour Aid, to defend and advice the Traveler for legal responsibilities as a consequence of automobile accidents.
- Deposit of bond or guarantee before the corresponding authorities, to grant the Traveler's release in cases of an accident involving the Traveler's vehicle.
- In the event of total theft or impound of the Traveler's vehicle due to a traffic accident, Tour Aid will assist the Traveler to carry out all the necessary steps for the recovery of the vehicle.

MEDICAL EMERGENCY ASSISTANCE

- Medical transportation by ground ambulance to the nearest hospital, in cases hospitalization is needed, covering up to \$200.00 US Dlls.
- Medical emergency transportation by air, in cases where is absolutely indispensable to the nearest hospital within Mexico.
- Medical referral service 24 hours a day.
- Referral service in case of medical evacuation by air, to the USA or Canada.
- Transportation or repatriation of remains in case of death of the Traveler, to the USA or Canada.
- Round trip airplane ticket and lodging expenses for a relative of the same city of permanent residence of the Traveler in the USA or Canada, in case of long term hospitalization of the Traveler.

OTHER LEGAL ASSISTANCE SERVICES

- Legal assistance for property loss or damage crimes and/or personal injury.
- Legal assistance in case of assault or robbery.
- Legal assistance in case of accidents, not related to automobile accidents or incidents, or any other legal related need.

ROADSIDE ASSISTANCE

- Dispatching of towing services, in cases the vehicle of the Traveler suffers a breakdown or mechanical failure, to the nearest workshop, covering up to \$100.00 US Dlls.
- Dispatching of basic assistance on the road, in cases of a flat tire, lack of gasoline, or dead battery. Tour Aid will cover the cost of 2.5 gallons of gas.
- Tourist information, providing basic information related to museums, weather reports and places of interest, besides many other types of information.
- In case of an emergency, transmission of urgent messages to traveler's family or representative.

Please refer to the attached Tour Aid General Terms and Conditions for full description of coverage and exclusions.

IN CASE OF AN EMERGENCY, PLEASE CALL FROM ANY MEXICAN PHONE TO THE FOLLOWING NUMBER:

TOUR AID'S CALL CENTER: 01-800-01-911-00

NOTE: In annual plans, all payments are totally earned after 30 days in force, and in between 1 and 30 days, and for daily plans, Tour Aid reserves the right to prorate using rates of daily plan.

This Tour Aid Services Contract attaches to and forms a part of Seguros ING, S.A. de C.V. Tourist insurance certificate/policy # IG-TA-0522796

THIS SERVICE CONTRACT IS ISSUED IN THE UNITED STATES OF AMERICA AND IS ONLY VALID WITHIN THE REPUBLIC OF MEXICO



TOUR AID
GENERAL TERMS AND CONDITIONS
TRAVELERS CONTRACT

"Traveler" is the person who purchases a service contract from Tour Aid or the person registered by any given purchaser as "Traveler", in order to obtain travel assistance in Mexico for him or herself and/or the members of family or group, in accordance to the following terms and conditions:

PLANS.

Tour Aid offers one type of plan: GROUP PLAN. The services cover the passengers of the Insured Vehicle stated on the Insurance Certificate that this document is attached to.

1. SERVICES INCLUDED:

A. LEGAL ASSISTANCE IN CASE OF AUTOMOBILE ACCIDENTS.

Tour Aid guarantees the presence of at least one of its attorneys to defend and advise the Traveler in any judicial process for legal responsibility as a consequence of an automobile accident and until a definitive sentence is decreed.

Tour Aid will pay the expenses of a lawyer for the legal defense of the vehicle's driver, provided that the Traveler was driving and has a valid driver's license. (See exclusions in the final chapter of this document).

In the event of total robbery or impound of the Traveler's vehicle due to a traffic accident or incident, Tour Aid, together with the Traveler, will carry out all the necessary steps before the authorities for the recovery of the vehicle.

When, as a consequence of an accident involving the Traveler's vehicle, the authorities require a bond or guarantee to grant the Traveler's release, Tour Aid will deposit this either in cash or acceptable bond. Tour Aid, will assist in providing to the corresponding authorities with any guarantee for the repair or indemnification of damages.

All other guarantees, beyond bond or guarantee to grant the Traveler's release, are at Traveler's expense, and will have to be paid in advance, prior to carrying out the corresponding legal procedure.

The expenses for repairing the damages will be on the Traveler's account, since his/her automobile should carry adequate insurance with a coverage that includes this liability.

Tour Aid will provide all necessary assistance to the Traveler (even contacting the insurance liaison), but will not assume any responsibility undertaken by the insurance company, or the Traveler, in case of inadequate insurance.

In all instances, it will be necessary for the Traveler to formally appoint as his/her attorney the one designated by Tour Aid.

Reimbursements are excluded.

B. MEDICAL ASSISTANCE

The emergency medical assistance is provided on site by Tour Aid's medical team, in cases of accidents or unexpected illness.

It Includes:

- a). - Medical transportation, if required, which could be by land or air ambulance, according to the judgment of the professionals attending the case;
- b). - In case of death of the traveler, the repatriation of remains.
- c). - For non emergency situations medical references are given 24 hours a day.

1. 24 Hrs. Medical Assistance

Tour Aid has available for its traveler a 24 Hr. a day, seven days a week, year round, a call center for travelers to call in case of any medical related need, from a simple medical consultation, to requesting an ambulance in case of an accident, or illness, references for medical doctors, hospitals, pharmacies, etc.

2. Medical Transportation by Land

If the Traveler suffers an illness or accident that causes injuries of such nature that requires hospitalization, Tour Aid will coordinate the Traveler's transfer to the nearest hospital that is appropriate for the required treatment by ground ambulance, and cover the cost of this transportation up to the equivalent of \$200.00 U.S. dollars.

If the Traveler wishes to be transported using a land ambulance in the following cases:

- a. There is a medical situation that does require emergency type of response, but wants to go to a medical facility different than the one selected by Tour Aid's medical team,
- b. There is a medical situation that does not require emergency type of response, but wants to go to a medical facility different than the one selected by Tour Aid's medical team,
- c. There is a medical situation that does not require emergency type of response, but wants to go to visit a medical doctor,
- d. There is a medical situation that does not require emergency medical response, but wants to go anywhere he wishes to go,

Tour Aid will coordinate the Traveler's transfer by referencing the nearest emergency ground ambulance service.

3. Medical Emergency Transportation by Air

If the Traveler suffers an accident or an illness that requires, in the opinion of the Tour Aid' medical team, immediate transfer by air-ambulance to the nearest hospital within Mexico in which the services and required medical attention can be obtained, Tour Aid will coordinate and provide the traveler's transfer using such transportation under medical supervision.

4. Medical Emergency Evacuation by Air to United States or Canada.

If the Traveler wishes to be transported by air to another city of the United States or Canada, even when, according to Tour Aid' medical team, there is no medical need to do so, the Traveler will assume those expenses but will receive at all times Tour Aid's assistance to facilitate the corresponding logistics and transportation.

5. Transportation or Repatriation in Case of Death of the Traveler (available only for destinations in the United States of America or Canada).

In the event of the Traveler's death, Tour Aid will carry out all the necessary steps and will cover the repatriation or transfer of the body or the cremation and delivery of ashes to the place of the permanent residence of the Traveler in the USA or Canada.

6. Round trip Ticket and Lodging Expenses for Relative (available only for Travelers with permanent residence in the United States of America or Canada).

If the Traveler is hospitalized as a consequence of an accident or illness, for an expected period of more than 7 days and there are no family members with the traveler at the time, Tour Aid will cover the cost of a round-trip airplane ticket (economy class from the city of the permanent residence of the Traveler in the USA or Canada) for a family member person designated by the Traveler, in order to be by his/her side. Tour Aid will also cover the expenses of the designated person's lodging for a maximum of \$ 700.00 pesos per day (Approximately \$70.00 U.S. Dollars), for a maximum period of 5 days.

7. Death of the Traveler

In the event of the traveler's death, Tour Aid will offer the same benefit as in the previous paragraph for a person to claim the body and help carry out the corresponding legal procedure.

C. OTHER LEGAL ASSISTANCE SERVICES

1. 24 Hrs. Legal Assistance

Tour Aid has available for its traveler a 24 Hr. a day, seven days a week, year round, a call center for travelers to call in case of any legal related need, from a simple consultation, to requesting a lawyer in case of an accident, or any other situation that might require of any legal action or counsel, references for lawyers, authorities, etc.

In any case when purchasing these assistance services from Tour Aid, the traveler accepts that he has been informed and has accepted what it is established in the above paragraph and that Tour Aid will have no liability and responsibility of any kind for any action that the traveler may take or suffer, unless it is specifically carried out by a Tour Aid appointed Lawyer.

2. Legal Assistance in Case of Assault or Robbery

In case of assault or robbery, Tour Aid will assist and advise the traveler in the formulation and presentation of all necessary accusations before the corresponding authorities.

3. Legal Assistance for Property Loss or Damage Crimes and/or Personal Injury

If the Traveler is detained or arrested as result of a property loss or damage or a personal injury, at Traveler's expense, Tour Aid will post bail, according to law, and negotiate the Traveler's liberty (release) before the Administrative and/or Judicial authorities. The Traveler will be responsible for all fines, bonds and guarantee payments.

4. Legal Assistance in Case of the Traveler's Death

In case of the Traveler's death, at the expense of the corresponding relatives, Tour Aid will carry out all the formalities, delivery of the body to relatives and follow-up the case to its procedural conclusion.

5. Legal Assistance in Case of Accidents not related to automobile accidents or incidents.

If the Traveler is involved in an accident, that causes personal injury, Tour Aid will formulate, together with the Traveler or his/her legal representative, all necessary accusations before the authorities. Tour Aid will pursue a prompt resolution of the case.

In all instances, it will be necessary for the Traveler to formally appoint as his/her attorney the one designated by Tour Aid.

Reimbursements are excluded.

D. ROADSIDE ASSISTANCE

1. 24 Hrs. Road Assistance

Tour Aid has available for its traveler a 24 Hr. a day, seven days a week, year round, a call center for travelers to call in case of any road assistance related need, from a simple consultation, references of any kind while on the road, to requesting an assistance service for the vehicle being driven or any other need the Traveler might have.

2. Dispatch of Towing Services

In case that the vehicle of the Traveler suffers a breakdown, or mechanical failure, Tour Aid will send and cover the cost of towing services, up to \$ 100.00 U.S. Dis. (crane or platform) to the nearest workshop within the city or state in which the event has taken place.

Tour Aid will not cover towing expenses in case of an accident or incident that involves the vehicle being driven by the traveler, since this cases (and related costs) are covered by the corresponding insurance that the vehicle must have. However, if the traveler requests such a service, even in the case of an accident or incident, Tour Aid will coordinate and send the appropriate towing service at the Traveler's expense.

3. Dispatching of Basic Assistance on the Road

In the event of a flat tire, lack of gasoline, or dead battery, Tour Aid will arrange for the corresponding repair to be done. All costs related to the repair itself and/or replacements parts, are at Traveler's expense. Tour Aid will cover the cost of 2.5 gallons of gas.

4. Chauffeur

In the case that the Traveler's vehicle suffered a mechanical breakdown and the Traveler elected for the continuation of the trip, leaving behind the vehicle to be repaired at a shop in a city or town different than the one of his final destination or the one where the Traveler might be, Tour Aid can provide for a chauffeur to drive the vehicle to the location where the Traveler is located, or to the place of origin.

This service is provided at Traveler's expense.

5. Tourist Information

At the Traveler's request, Tour Aid will provide basic information related to: museums, weather reports and places of interest, besides many other types of information the Traveler might need. Tour Aid will refer the Traveler to an appropriate travel agency for further information, without assuming any responsibility for the services derived from such consultation.

6. Transmission of Urgent Messages

In the event of an emergency Tour Aid will transmit messages on behalf of the traveler to his/her family or representative, without limit in the number of messages to and from anywhere in the world.

2. OBLIGATIONS OF THE TRAVELER

In case of a situation that requires assistance and before initiating any action, the Traveler must call the Center for Traveler Telephone Attention of Tour Aid: 01-800-01-911-00, which is coordinated by SafeMex Servicios de Asistencia, SA de CV, and provide the following information:

- a. Indicate the location and telephone number where Tour Aid may contact the Traveler or his/her representative.
- b. Provide Traveler's name and Tour Aid contract number, which is the same as the Insurance Certificate number.
- c. Describe the problem or situation and assistance required.
- d. Accept the representation of the Lawyer designated by Tour Aid, in case of any legal assistance.
- e. Provide the vital information and cooperate with the follow-up of the matter, appearing before the respective authorities and granting a Power of Attorney.
- f. Refrain from incurring in any expense without having Tour Aid consent.
- g. Notify Tour Aid and the authorities in a timely manner regarding change of address notifications, claims, and requirements concerning the offense involved.
- h. Appear before the corresponding authorities as many times as required.
- i. The Traveler and/or the beneficiaries and/or the relatives and/or the representative, must refund in advance to Tour Aid, the amount of all bails and any other guarantees deposited in the name of the Traveler.

3. IMPOSSIBILITY TO NOTIFY TOUR AID.

In case of an emergency or a life-threatening situation, the traveler may request a different provider in which case Tour Aid may reimburse the Traveler for the incurred expenses, exclusively in cases involving the use of an emergency ambulance. In no other case will there be a reimbursement.

In case of a life endangering situation, the Traveler, the representative or the relatives must act promptly to organize the transportation of the injured or patient to the closest hospital from the place where the accident or illness occurred, using the most appropriate means and notify Tour Aid as soon as possible.

The Traveler must contact Tour Aid within twenty-four hours following the occurrence.

VERY IMPORTANT: If Tour Aid is not notified in due time, in all cases the Traveler will be considered responsible of the expenses.

4. MEDICAL TRANSPORTATION OR REPATRIATION.

In the case of medical transportation or repatriation, in order for Tour Aid to provide the best possible service, the Traveler or their representative, must make available:

- the name,
- address and telephone number of the hospital or medical center where the Traveler or his/her relative is normally being cared for
- the name, address and telephone number of the doctor responsible for the patient and, if necessary,
- the information of the attending physician that habitually takes care of the patient.

The Medical Team of Tour Aid or its representatives must have free access to the medical records requested from the patient to evaluate his/her condition.

If access is denied, the Traveler will lose the right to receive the services of Tour Aid.

In each individual case, the medical team of Tour Aid will decide the most appropriate scheduling for the transportation and/or repatriation and will determine the dates and the most appropriate means for the transportation and/or repatriation.

5. GENERAL RULES

The traveler, his representative or family member must help or cooperate with the service provider in order to avoid a more serious emergency situation.

The traveler, his representative or family member must cooperate with the service provider at all times.

Any claim for reimbursement must be filed within 30 days after disbursement.

Any claims filed after this 30 day period will not be eligible for reimbursement.

6. EXCLUSIONS

1. The situations in which assistance is required during trips or vacations made by the Traveler or relatives against the recommendation of the attending physician or during trips made after the contracted period.
2. Other than within the terms described in this document (section 5), the Traveler or relatives will not have right to reimbursement from Tour Aid.

3. The following vehicles are excluded from the benefit of these services:

- vehicles of 3.5 tons of capacity or more,
- public transportation vehicles,
- taxis,
- minibuses, and
- rented vehicles,

6. When the vehicle has been introduced illegally to a country.

7. When assistance is required due to an event produced by the intentional action of the Traveler or the accompanying individuals.

8. When the Traveler, the representative or the relatives, do not provide truthful and timely information, and, as a consequence, Tour Aid is precluded from taking care of the matter properly.

9. When the Traveler, companions or relatives do not identify themselves as such.

10. When as a consequence of fault or negligence on the part of the Traveler, companions or the relatives, bail or any other guarantee becomes effective. Tour Aid will be exempt to post another guarantee.

11. When the Traveler or his relatives fails to fulfill any of the obligations indicated in this contract.

12. All those exclusions described in this contract.

13. Also excluded are assistance situations arising directly or indirectly from:

- a. Strikes, war, invasion, acts of foreign enemies, hostilities (whether war has been declared or not), rebellion, civil war, popular insurrection, terrorism, uprisings, manifestations, movements, radioactivity or any act of God.
 - b. Self inflicted injuries.
 - c. Participation on behalf of the Traveler or its relatives in intentional criminal acts.
 - d. The participation of the Traveler or his relatives in combat, with the exception of self-defense.
 - e. The involvement of the Traveler or his relatives in professional sports activities, as well as participating in official or unofficial competitions and exhibitions.
 - f. The involvement of the Traveler or his relatives and/or the vehicle in any class of races, competition or exhibition.
 - g. The irradiation coming from the nuclear transmutation or disintegration, of the radioactivity or any type of accident caused by nuclear fuels or materials.
 - h. The participation of the Traveler or his relatives in automobile, bicycle, horse racing and any class of races, exhibitions or tests.
 - i. Mental diseases or breakdown.
 - j. Any preexisting, chronic or recurrent disease.
 - k. Pregnancies in the last three prenatal months before the due date, childbirth as well as related clinical analysis.
 - l. Eye exams to obtain or correct a graduation, as well as surgical procedures with the purpose of modifying refractory errors.
 - m. Transplant and/or transportation of organs or body parts of any type.
 - n. Diseases or pathological conditions produced by the deliberate ingestion or administration of toxics (drugs), narcotics or by medicines used without medical prescription.
 - o. Suicide or illnesses and injuries resulting from the attempt of suicide.
 - p. Manual injuries occurring in the exercise of a profession.
 - q. Vehicles that have been modified in any way, different from the specifications of the manufacturer.
 - r. Deliberate blows or crashes, as well as the participation of the automobile in criminal acts.
 - s. Maintenance works, automobile service, major repairs and the fixing and assembling of parts by the Traveler or the relatives or by a third party.
 - t. The lack of gas and/or oils, discharged batteries or in bad shape flat tires or low air tires, do not give right to the towing service. Reason being these situations is covered under paragraph 13 of this contract under the title of "Dispatching of Basic Assistance on the Road".
 - u. Tow of the automobile with load or wounded, as well as the removal of the vehicle clogged or obstructed in precipices, ditches or of any place that implies maneuvers of rescue of the vehicle, different from the ones from a simple drag.
 - v. If the traveler has an automobile accident and is under the influence of drugs and/or alcohol or any other toxic substance.
14. Reimbursements for legal expenses.
15. When the driver does not have a valid drivers license at the moment of the accident.
16. When according to Mexican Custom Law, the driver is not able to drive a foreign vehicle in Mexican territory.

7. COVERAGE

The coverage of this contract will commence on the date and for the duration indicated at the Insurance Certificate which this document is attached to, for which the Traveler will pay the price quoted and accepted by phone, internet or in person.

The Traveler should provide, at the time of purchase, the following information as a minimum: name, address, and domestic telephone

8. CANCELLATION POLICY

The contracted service may be cancelled with a minimum of 48 hours prior to the starting date of the service. This may be done by calling the Tour Aid sales office, which will provide the customer with a "cancellation number". Once the service has started there will be no refunds.

In virtue that the services offered by Tour Aid, Inc. are provided in the Mexican Republic (México), the traveler or his current representative as will Tour Aid, Inc., manifest their total agreement to submit detail information to the jurisdiction of the courts in Mexico and their laws, as also to other legal dispositions that are current. The emergency services provided referred in this contract, are coordinated by SafeMex Servicios de Asistencia, SA de CV with address at German Gedovius No.10411 Int.302, Zona Río in Tijuana, Baja California, México.

Certificado de Protección de Gastos Médicos - Medical Expenses Protection Certificate



Certificado Número / Certificate Number	IG-TA-0522796	Control No.	
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Nombre / First Name			
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Apellido / Last Name			
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Dirección / Address			
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Ciudad / City		Estado / State	CA
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Código Postal / Zip Code		País / Country	US
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Teléfono / Telephone			
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Fecha de Emisión / Issuing Date	07/02/2007	Período / Length of Coverage	5 Days
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Vigencia de Cobertura Del / Coverage in Force From	07/02/2007	Vigencia de Cobertura Hasta El / Coverage in Force To	07/07/2007
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No. de Pasajeros / No. of Passengers	1-5		
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Coberturas / Coverage	Límites / Limits - Primas / Premiums
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Suma Asegurada Por Vehículo Gastos Médicos en Viaje / Insured Sum Per Vehicle Travel Medical Expenses	\$100,000.00
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Prima Neta / Net Premium	\$11.60
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IVA / Tax	\$1.16
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Prima Total / Total Premium	\$12.76
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ALL TRAVEL ASSISTANCE

Cobertura de seguro en México proporcionada por / Insurance coverage in Mexico provided by
 Allianz México, S.A. Compañía de Seguros
 Blvd. M.A. Camacho 164, Col. Lomas de Barrilaco
 Lomas de Chapultepec, México D.F. 11010
 www.allianz.com.mx Tel. 52-55-5201-3000 RFC. AMS-950419-EG4

En caso de Emergencia Médica llamar / In Case of Medical Emergency call : 001 (800) 514 - 2979

TODA RECLAMACION DEBERA DE SER REPORTADA DE INMEDIATO DESDE MEXICO
ALL CLAIMS MUST BE REPORTED IMMEDIATELY WHILE STILL IN MEXICO

Resumen - Summary

Prima Autos Turistas / Tourist Automobile Premium	\$75.00
Certificado Gastos Médicos en Viaje / Travel Medical Expenses Certificate	\$12.76
Pago Total / Total Payment	\$87.76