

PROTEC's obligations as an insurance and bond agent

In accordance with the requirements established in the Memorandum of Insurance and Bonds (Circular Única de Seguros y de Fianzas) that went into effect April 4, 2015, Protección Técnica Agente de Seguros y de Fianzas, S.A. and/or Protección Técnica México Agente de Seguros y de Fianzas, S.A. and/or Protección Técnica InterConsult Agente de Seguros y de Fianzas, S.A. de C.V. and/or Protección Técnica Noreste Agente de Seguros y de Fianzas, S.A. and/or Protección Técnica Monterrey Agente de Seguros, S.A. de C.V. and/or Protección Técnica Norte Agente de Seguros y de Fianzas, S.A. and/or Protección Técnica Internacional Agente de Seguros y de Fianzas, S.A. de C.V. (hereinafter "PROTEC") advises you of the following information related to its activities as an Insurance and Bond Agent:

- Under no circumstances, PROTEC is to accept payment of any kind from its clients that is not derived from services or activities authorized by the National Insurance and Bond Commission (Comisión Nacional de Seguros y de Fianzas /"C.N.S.F.") and are not part of their social object as contemplated in their Articles of Incorporation.
- Under no circumstances, PROTEC is to provide temporary invoices as it relates to any premium payment.
- Under no circumstances, PROTEC is to receive any down payment for the purpose of procuring an insurance policy, bond or any endorsement thereof.
- PROTEC is not authorized to accept, underwrite and/or modify any risk as it is not an Insurance or Bond Carrier.

As one of the main responsibilities of PROTEC consists of advising and/or counseling clients in order to enter into Insurance and/or Bond contracts in accordance with its best interest; and in an effort to offer total transparency in our intermediary activities, PROTEC hereby informs you of the following:

- PROTEC has all the appropriate licenses issued by the C.N.S.F, to intermediate insurance and/or bonds through its authorized agents, such agents can provide you with their full name, type of authorization as well as term and authorization number.
- PROTEC performs its intermediary activities through C.N.S.F properly authorized Insurance and Bond companies; you can verify this at the following website: <http://www.cnsf.gob.mx/EntidadesSupervisadas/OtrasPersonasSupervisadas/Páginas/Agentes.aspx>
- Prior to offering any proposal, PROTEC will evaluate your particular insurance and/or bonding requirements based on your risk profile.
- The proposal that you'll receive will include all the pertinent information about the Insurance and/or Bond Companies that were considered, as well as the relevant information, benefits, exclusions, terms and conditions that are part of the proposal and the services offered.

- PROTEC will provide all the necessary information so you can verify the contract terms and conditions prior to its execution.
- PROTEC has contracted an Errors and Omissions Civil Liability policy to guarantee the fulfillment of its obligations and activities as an Agent.

Once the proposal is accepted, PROTEC will deliver the following documentation and/or information:

- Information as to the coverage reach, how to maintain it and/or termination of the contract.
- The policy declaration page.
- The general terms and conditions of the Insurance and/or Bond contract.
- A premium receipt issued by the Insurance or Bond Company so that payment can be properly made.
- A brochure of the Insured, Beneficiaries and/or Contracting entity basic rights provided by the Insurance or Bond Company.

PROTEC as your agent will provide during the term of the coverage contracted:

- Continuous monitoring of any changes to the clients' risk profile in order to recommend changes to the coverage contracted.
- Any relevant data in respect to any changes and/or modifications to the coverage contracted.
- Assist the client in any claim or complaint against the Insurance or Bond Company.

We want to remind you that as a client:

- You need to verify that the policy that is issued matches the application and/or proposal and that such policy has the proper authorization from the C.N.S.F.
- You can verify in the C.N.S.F.'s webpage:
 1. All the information pertaining to PROTEC's licenses and authorization as an Agent.
 2. C.N.S.F.'s penalties and/or fines imposed on a PROTEC.

If you require additional information please requested from your Account Executive.