

Basic Rights of the Contracting Parties, Insureds and Beneficiaries

Protección Dinámica Agente de Seguros y de Fianzas, S.A. de C.V. (hereinafter **PRODISA**) informs you the following details of our activities as an Insurance and/or Sureties Broker:

- I. **PRODISA** cannot, under any circumstances, accept any money; either compensation other than the Commission received from the Insurance and/or Sureties companies.
- II. **PRODISA** cannot, on any accounts, offer provisional, informal or personal invoices regarding the Premiums payment or any other services provided by **PRODISA**.
- III. **PRODISA** cannot, under any circumstances, receive any advanced payment regarding the insurance and/or sureties contracts, or additional coverages.
- IV. **PRODISA** is not entitled to accept any risks, nor issue, either modify any policy, for he is not an Insurer. Regarding the Sureties, depending on which one you decide to contract, **PRODISA** is, in some cases, a Representative Agent.

Given that one of the responsibilities of **PRODISA** is to advice our clients on contracting, holding or modifying the Insurance and/or Sureties contracts that fulfill their needs, and in order to improve the clarity in our brokerage activities, as well as to prevent any interests' conflicts, **PRODISA** wants to inform the following:

- V. **PRODISA** develops insurance and/or sureties activities through Mercantile Agreements with the Insurance and Sureties Carriers, properly authorized by the *Comisión Nacional de Seguros y Fianzas (CNSF)* – the Insurance and Surety

National Commission, which may be reviewed in the following link:

<http://www.cnsf.gob.mx/EntidadesSupervisadas/OtrasPersonasSupervisadas/Paginas/Agentes.aspx>

- VI. We furthermore inform you that **PRODISA** has a Professional Civil Liability – Errors & Omissions policy, to guarantee the fulfilling of the responsibilities we might incur due to our business activities;
- VII. **PRODISA** is entitled, through his Representatives, to intermediate Insurances as per the **W5** authorization, and Sureties as per the **F one**;
- VIII. In the quotation we offer you, you may find the information regarding the Insurance Companies we have considered for such quotation;
- IX. The quotation will also include an evaluation of your insurance and/or sureties needs, based upon an analysis of your profile and risk aversion, including the characteristics of the products we are offering you, so you may have the evaluation elements of the different choices, including the links for the Carriers considered in the quotation, so you may review the General Conditions, Terms, Exclusions, as well as the actual reach of the coverages.

Once you have accepted the coverage we offer in our quotation, **PRODISA** will require the issuance of the policies, and then will give them to you along with the following documents:

- I. Policy face;
- II. General Conditions and other documents related to the contracted insurance and/or surety;
- III. The invoice issued by the Insurance and/or Sureties Company, in order to make the

premiums payment, clearly explaining the elements such invoice must have to be completely valid;

- IV. **PRODISA** is committed to be on the lookout for any changes in the risks, in order to advice you with the corresponding recommendation, as well as to inform you about any changes in the Insurance and/or Sureties contracts you have acquired. Besides, we will provide all the necessary advice in the claims that may arise;
- V. Along with the Insurance and/or Sureties policy, we will give you the **Basic Rights of the Contracting Parties, Insureds and Beneficiaries Brochure** of each Insurance and/or Sureties Company, regarding the specific policy and/or bond you have contracted.

Finally, we remind you that you:

- I. Should review that the documents correspond to your requirement and that such documents have been authorized by the CNSF;
- II. May verify the following information in the CNSF webpage:
 - a) The information regarding **PRODISA's** authorization as an Insurance and/or Sureties broker;
 - b) The sanctions exercised by the CNSF against **PRODISA**, if any.

For more information, please visit:

www.protecciondinamica.com

Or contact us at:

info@protecciondinamica.com

Privacy policy:

<http://www.protecciondinamica.com/avisodeprivacidad>