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The accurate point of reference
for your protection and
effective management of your risks

GET TO KNOW YOUR CLIENT
(Insurances and Sureties)

PROTECCIÓN DINÁMICA, AGENTE DE SEGUROS Y DE FIANZAS, S.A. DE C.V.
Periférico Sur 5452, Olímpica, Coyoacán, Mexico City, Zip 04710, Mexico
Phone: +52(55) 5549 3680, 5484 0900 y 5447 0400
info@protecciondinamica.com
www.protecciondinamica.com

Get to know your client

To comply with the Provisions issued by the Mexican Congress in matters of **Prevention and Identification of Operations with Resources of Illicit Origin (Money Laundering)** and especially, to fully comply with Article 492 of the LISF (Insurances and Sureties Law), as well as the Agreement by which the General Provisions referred to in the aforementioned article are issued, applicable to Insurance and Surety Institutions, the aforementioned companies must integrate **IDENTIFICATION FILES** of each of their Clients, through the Insurance and/or Surety Agents.

The aforementioned files will be integrated with the **data and documentation¹** that you, as a **Client**, must provide us **prior to the conclusion of the Insurance and/or Surety Contract**, and that is independent of another information and/or documents that must be provided to concrete the contract, considering the type of Insurance and/or Surety in question.

Therefore, **Protección Dinámica, Agente de Seguros y de Fianzas, S.A. de C.V.**, informs you of the data and documents that will be requested for the processing of your Insurance and/or Surety, in the following terms:

I. INDIVIDUALS

REQUESTED DATA

MEXICAN CITIZENS	FOREIGN CITIZENS
1. Named Insured.	1. Named Insured.
2. Date of birth.	2. Date of birth.
3. Home country.	3. Home country.
4. Federal Entity of birth.	4. Federal Entity of birth.
5. Citizenship.	5. Citizenship.
6. Profession, occupation group or business activity, if any.	6. Profession, occupational group or business activity, if any.
7. Private address in your place of residence, made up of: name of the street or avenue, exterior and internal number -if any; colony or urbanization, mayoralty or municipality, or political demarcation; city or town, federative entity; postal code and country.	7. Private address in your place of residence, made up of: name of the street or avenue, exterior and internal number -if any; colony or urbanization, mayoralty or municipality, or political demarcation; city or town, federative entity; postal code and country.
8. Telephone number.	8. Telephone number.
9. Email address, if any.	9. Email address, if any.
10. Unique Population Registry Code (CURP), and Federal Taxpayers Registry (with homoclave), if you have them.	10. Unique Population Registry Code (CURP), and Federal Taxpayers Registry (with homoclave); as well as Tax ID number or equivalent granted by other country or countries, if any.
11. Digital Certificate of the Electronic Signature, if you have it.	11. Digital Certificate of the Electronic Signature, if you have it.
12. In case of people who have their place of residence abroad and, at the same time, have domicile in national territory where they can receive correspondence addressed to them, provide the data related to said domicile.	

¹ The data and documents mentioned in this writing are the **essential minimums** established by the General Provisions applicable to Money Laundering, so that each Insurance or Surety Institution may request **more data and/or documents** in accordance with their **Policies or Manuals for Client Identification and Knowledge**.

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REQUESTED DOCUMENTS

It must be delivered in a simple, legible copy, without errors, nor erasures either amendment:

MEXICAN CITIZENS	FOREIGN CITIZENS
1. Valid ID.	1. Valid ID.
2. Unique Population Registry Code (CURP) document ² .	2. Unique Population Registry Code (CURP) document and/or Tax ID or equivalent, if any.
3. Federal Taxpayers Registry (with homoclave), or Tax ID or equivalent ³ .	3. Electronic Signature document, if any.
4. Electronic Signature document, if any.	4. Proof of address.
5. Proof of address.	5. Get to Know your Client format, filled and signed.
6. Get to Know your Client format, filled and signed ⁴ .	6. Immigration Document (FM2 or FM3).

II. ENTITIES

REQUESTED DATA

MEXICAN ENTITIES ⁵	FOREIGN ENTITIES ⁶
1. Named Insured.	1. Named Insured.
2. Run of business.	2. Run of business.
3. Home country.	3. Home country.
4. Federal Taxpayers Registry and/or Tax ID or equivalent, granted by other country or countries.	4. Federal Taxpayers Registry and/or Tax ID or equivalent, granted by other country or countries.
5. Serial Number of the Digital Certificate of the Electronic Signature.	5. Serial Number of the Digital Certificate of the Electronic Signature, if any.
6. Business address, made up of: name of the street or avenue, exterior and internal number -if any; colony or urbanization, mayoralty or municipality, or political demarcation; city or town, federative entity; postal code and country.	6. Business address, made up of: name of the street or avenue, exterior and internal number -if any; colony or urbanization, mayoralty or municipality, or political demarcation; city or town, federative entity; postal code and country.
7. Telephone number of said address.	7. Telephone number of said address.
8. Email address, if any.	8. Email address, if any.
9. Incorporation date.	9. Incorporation date.

² This document will not be necessary if the CURP number appears in another document or official ID.

³ This document will not be necessary if the Tax ID number and/or equivalent appears in another document issued by the competent Tax authority, if you have it.

⁴ For both national and foreign individuals, the **Get to Know your Client** format, provided by the Insurance or Surety Institution, with which the contract is intended to be entered into, must be filled and signed.

⁵ When the Mexican Entity has been classified as **High Risk Level**, the data related to: a) the corporate structure, shareholding or social parties, and b) the main shareholders: i) Name, ii) Citizenship, iii) Percentage of capital represented by his/her participation in the corresponding capital stock, must also be provided.

⁶ The following data may be obtained at any time, but they will be mandatory when the **Foreign Entity** has been classified as **High Risk Level**: a) corporate structure, shareholding or social parties, and b) the main shareholders: i) Name, ii) Citizenship, iii) Percentage of capital represented by his/her participation in the corresponding capital stock.

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MEXICANAS	FOREIGN ENTITIES
10. Registration number assigned by the Public Recorder of Deeds.	
11. Full name, without abbreviations, of the administrator or administrators, director, general manager or attorney-in-law who, with his/her signature, may bind the Entity for the purposes of holding the Insurance and/or Surety operation which concerned.	

REQUESTED DOCUMENTS

It must be delivered in a simple, legible copy, without errors, nor erasures either amendment:

MEXICAN ENTITIES ⁷	FOREIGN ENTITIES ⁸
1. Articles of Incorporation, with the Registration number assigned by the Public Recorder of Deeds, in accordance with the nature of the Entity, or any official document in which the data of its incorporation and those of its registration by said Recorder, or the document that, in accordance with the regime that is applicable to the legal entity in question, reliably proves its existence.	1. Document that reliably proves its legal existence, as well as information that allows knowing its shareholding structure.
2. In the event that the Entity is recently incorporated, and therefore has not been registered in the Public Recorder of Deeds in accordance with its nature, a document signed by a legally empowered person stating the obligation to carry out such registration and provide, in due course, the data corresponding to the Institution in question.	2. Proof of the declared address.
3. Tax Identification Card and, where appropriate, the document stating the assignment of the tax identification number and/or equivalent issued by the competent authority, and proof of the Electronic Signature.	3. Document stating the assignment of the Tax Identification Number and/or equivalent, issued by the competent authority.
4. Valid proof of address.	4. Document that allows to know its shareholding structure or social parts, as appropriate.
5. Official document containing the powers of the legal representative or representatives, issued by a notary public, when they are not contained in the public document that proves the legal existence of the Entity in question.	5. Document that identifies the respective shareholders or partners, in the event that they are classified as High Risk.
6. Valid ID of the legal representative(s).	6. Official document containing the powers of the legal representative or representatives, issued by a notary public or its equivalent, when they are not contained in the document that reliably proves the legal existence of the Entity in question.
7. Document containing the identification of the natural person who exercise Control; when there is no Individual who owns or controls, directly or indirectly, a percentage equal to or greater than 25% of the capital or voting rights of the Entity in question, or who by other means exercises Control, direct or indirect, of the Entity, it will be considered	7. Valid ID of the legal representative(s).

⁷ In the event that the Entity has a **Level of Risk other than Low**, they must present their internal corporate structure; that is, the organization chart of the Client, considering at least the full name and position of those individuals who occupy the positions between General Director and the immediate hierarchy below him, as well as the full name and corresponding position of the members of its Board of Administration or equivalent. In the event that **the Level of Risk is High**, the following documents must also be delivered: a) The one that identifies the respective shareholders or partners, in the event that they are classified as **High Risk**; b) Declaration in writing, by electronic, optical means or by any other legal technology, of the legal representative of the Entity in question, in which it is indicated who the Real Owners of it are.

⁸ Depending on the Institution with which you intend to enter into the Insurance and/or Surety contract, you can be requested that the documentation be **LEGALIZED** or **APOSTILLED** by the **apostille authority of the country of origin**. Such authority is generally the **Ministry of Foreign Relations**. If you want to know which is the apostille authority, it is suggested to consult the page: http://www.hcch.net/index_en.php?act=conventions.authorities&cid=41

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<p>that the administrator or administrators of the same exercise said Control, understanding that the administration is exercised by the Individual designated to such effect by the Entity itself. When the designated administrator is an Entity or a Fiduciary Institution in a Trust, it will be understood that Control is exercised by the Individual named as administrator by such Entity or Trust.</p>	
<p>8. Document that proves any modification to the original Articles of Incorporation (change of company name, transformation and/or extension of entity, etc.).</p>	

III. DOCUMENTS THAT MAY BE SUBMITTED (Individuals and Entities)

They are detailed by document and type of Client:

INDIVIDUALS	
Valid ID	
MEXICAN INDIVIDUALS	FOREIGN INDIVIDUALS
<p>Preferred documents:</p> <ul style="list-style-type: none"> a) Voting card; b) Passport; c) Driver's license. <p>Alternative documents⁹:</p> <ul style="list-style-type: none"> d) Professional license; e) National military service card; f) Consular Registration Certificate; g) Unique military identity card; h) Membership credential to IMSS¹⁰ or ISSSTE¹¹; i) Membership credential to INAPAM¹²; j) Credentials issued by federal, state or municipal authorities. 	<p>Preferred documents:</p> <ul style="list-style-type: none"> a) Valid passport issued by the country of origin. <p>Alternative documents:</p> <ul style="list-style-type: none"> b) Any official document issued by the competent authority of the country of origin, valid on the date of its presentation, containing the photograph, signature and, where appropriate, address of the Individual in question will be considered as valid personal identification document. For these purposes, valid documents are considered the driver's license and the credentials issued by authorities of the country in question. c) Some Institutions also request the Immigration Card, which corresponds to the immigration status of the Individual.

⁹ If you do not have any of the preferred documents, you can present one of the alternatives mentioned in the table.

¹⁰ Instituto Mexicano del Seguro Social.

¹¹ Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado.

¹² Instituto Nacional de las Personas Adultas Mayores.

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INDIVIDUALS
VALID PROOF OF ADDRESS
MEXICAN & FOREIGN INDIVIDUALS
<p>Alternative documents¹³:</p> <ul style="list-style-type: none"> a) Electric power supply receipt; b) Fixed telephone receipt; c) Cell phone receipt; d) Natural gas supply receipt; e) Receipt of rights for the water supply; f) Receipt of property tax payment; g) Bank account statement; h) Lease contract in force on the date of presentation; i) Proof of registration with the Federal Taxpayers Registry, stating the current address; j) Testimony or certified copy proving that the client is the legitimate owner of the property indicated as current or permanent address. <p>The indicated documents will be considered valid as long as no more than three months have elapsed since their issuance.</p>

ENTITIES	
VALID ID OF THE LEGAL REPRESENTATIVE	
MEXICAN ENTITIES	FOREIGN ENTITIES
<p>Preferred documents:</p> <ul style="list-style-type: none"> a) Voting card; b) Passport; c) Driver's license. <p>Alternative documents:</p> <ul style="list-style-type: none"> d) Professional license; e) National military service card; f) Consular Registration Certificate; g) Unique military identity card; h) Membership credential to IMSS or ISSSTE; i) Membership credential to INAPAM; j) Credentials issued by federal, state or municipal authorities. 	<p>Preferred documents:</p> <ul style="list-style-type: none"> a) Valid passport issued by the country of origin. b) Immigration Card (FM2 o FM3). c) Any official document issued by the competent authority of the country of origin, valid on the date of its presentation, containing the photograph, signature and, where appropriate, address of the Individual in question will be considered as valid personal identification document. For these purposes, valid personal identification documents are considered the driver's license and the credentials issued by authorities of the country in question.

¹³ By **alternative documents** it should be understood that you can choose to present one of those listed in the table.

ENTITIES

VALID PROOF OF ADDRESS

MEXICAN & FOREIGN ENTITIES

Alternative documents:

- a) Electric power supply receipt;
- b) Fixed telephone receipt;
- c) Cell phone receipt;
- d) Natural gas supply receipt;
- e) Receipt of rights for the water supply;
- f) Receipt of property tax payment;
- g) Bank account statement;
- h) Lease contract in force on the date of presentation;
- i) Proof of registration with the Federal Taxpayers Registry, stating the current address;
- j) Testimony or certified copy proving that the client is the legitimate owner of the property indicated as current or permanent address.

The indicated documents will be considered valid as long as no more than three months have elapsed since their issuance.

IV. QUESTIONS AND CLARIFICATIONS:

For questions and clarifications regarding the content of this document, we are at your service through the following means:

- ⇒ Email address: v.suarez@protecciondinamica.com (Insurance), and ma.gomez@protecciondinamica.com (Sureties).
- ⇒ Phone: (55) 5447-0408 (Insurance)
- ⇒ Phone: (55) 5447-0451 (Sureties)

We appreciate your support to comply with the provisions of Article 492 of the Law of Insurance and Surety Institutions (LISF), in order to assist the Mexican Financial Authorities in the prevention and detection of Operations with Resources or Illicit Origin within the Mexican Financial System, for the benefit and protection of its users.