



Basic Rights of the Contracting Parties, Insureds and Beneficiaries



Protección Dinámica, Agente de Seguros y de Fianzas, S.A. de C.V., (hereinafter, **PRODISA**), domiciled in Av. Periférico Sur No. 54252, Col. Olímpica, Coyoacán, Mexico City, 04710 Mexico; authorized by the National Commission for Insurances and Sureties (CNSF) to carry out intermediation activities in insurance and surety matters, consisting of the exchange of proposals and their acceptance, advice and marketing to enter into insurance contracts and/or sureties, as well as for their conservation, modification, renewal or cancellation, according to the best convenience of the contracting parties, with the purpose of strengthening transparency in the exercise of our activities and in order to provide information to our clients to prevent possible conflicts of interest, makes the following information available to you:

A) PRODISA has Representatives authorized by the CNSF, through whom they operate in the intermediation of Insurances and Sureties, with the following authorization categories in force:

W5, C, D and **E**, in Insurance matters and which include the products comprehended within Life, Accident and Health and Property Damage operations;

and

F, in Sureties matters, which allows them to intermediate the products incorporated within the following lines of business: Fidelity, Judicial, Administrative, Credit and Guarantee Trust Sureties.

B) It is important to remark that **PRODISA** lacks the power to accept risks and to subscribe or modify policies, for they are not an Insurer. In the case of Sureties, depending on the Institution with which you decide to contract, **PRODISA** sometimes acts as a Mandatory Agent. **PRODISA** carries out intermediation activities by entering into commercial contracts with Insurance and Surety Institutions authorized by the CNSF, which you can learn about through the following links:

<https://listainstituciones.cnsf.gob.mx/>

<http://www.protecciondinamica.com/aseguradoras-y-afianzadoras/>

C) PRODISA will not be able to accept, for any reason, money or any consideration from their users and/or clients that is different from the commission they receive from the Insurance and Surety Institution for which they carry out intermediation activities, nor will they accept Premium advance payments or other payments for contracting additional coverage(s), nor will they deliver supporting documents for payments other than the official receipt issued by the Institution in question, that is, they will not deliver provisional, informal, personal receipts, either documents that compromise the provision of their services.

D) PRODISA has a Liability Insurance for Errors and Omissions that guarantees compliance with the responsibilities that they may incur in carrying out their intermediation activities.

Once we have analyzed your needs for protection and/or savings, or sureties, and reviewed your profile and aversion to risk, we will give you **PROPOSAL** in which we will disclose the data of the Institutions that we recommend to make the quotation, including, as regards insurances, the characteristics of the products they sell, so that you have the elements that allow you to evaluate the different insurance options and make an informed decision regarding which product to hire. We will include the link to the web sites of the different Insurance Companies considered in the proposal so that you can verify the General Conditions of each product regarding terms, exclusions, risks, benefits, rights and obligations, as well as the real scope of the coverage required.

✓ Regardless of the foregoing, we inform you that there are **Standardized Basic Insurances**, whose characteristics, benefits and limitations can be found out in the **Registry of Basic Insurance Rates (RESBA)** held by the National Commission for the Protection and Defense of Users of Financial Services (CONDUSEF), available in: <https://phpapps.condusef.gob.mx/resba/>

✓ Before formalizing the contract you have chosen, you must review the text in the **Registry of Insurance Adhesion Contracts (RECA)** of the CONDUSEF, entering the following link: <https://phpapps.condusef.gob.mx/recas/>

Once you have accepted the coverage offered in the proposal, **PRODISA** will ask for the issuance of the policy(ies), and will deliver the following documents:

- ✓ The face of the policy purchased.
- ✓ The General Conditions and the rest of the documents related to the Insurance and/or the Surety you have contracted, either in an electronic file or through an access link.
- ✓ The official receipt issued by the corresponding Insurance and/or Sureties Institution to make the payment of the Premiums, clearly explaining the elements it must contain for its full validity, without omitting to indicate that **PRODISA** will only collect the Premiums against the aforementioned receipt, it being understood that the Premiums thus paid were received by the Institution.
- ✓ The **Brochures of Basic Rights of the Contracting Parties, Insured and Beneficiaries** prepared by the Insurance and/or Surety Company with which you contracted the Insurance and/or the Surety, as well as **PRODISA'S**.

We do not omit to indicate that we will inform you in a comprehensive and detailed manner of the real scope of the contracted coverage, its exclusions, special or particular conditions, how to keep it and the means of termination of the contract.

It is necessary to mention that in **PRODISA** we undertake to be attentive to any change in your type of risk, in order to provide you with the corresponding advice, as well as to notify you of any modifications that may occur in the Insurance and/or Surety contracts that you have acquired, providing the necessary support in the claims or complaints that are presented in relation to them.

Finally, as the **contractor** of an Insurance and/or a Surety, you have the duty to:

- I. Verify that the data in the contractual documentation agree with you request and that it contains the product registration issued by the CNSF;
- II. Verify on the CNSF website:
 - a) The data of the authorization as Legal broker of **PRODISA**, as well as the data of her Attorneys, and;
 - b) The sanctions that, if applicable, the CNSF may impose on **PRODISA**, as well as on her Attorneys.

To know our Privacy Notice and/or for more information, visit us at: <https://www.protecciondinamica.com>

or send your inquiry to the following email: info@protecciondinamica.com