



TERMS OF USE

Effective January 1,2020

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The services and products provided by **WE ASSIST** are provided by **WE ASSIST CORP**. These terms of use govern the use of **WE ASSIST's** website, as well as its apps and any other product or service ("Services"). As some of our services may be software downloaded to your computers, tablets, mobile phones or any other device; You agree that we may from time to time automatically update this software and that these terms apply to those updates.

As a condition of your use of this Website, the user guarantees that:

- (i) all the information you provide on this Website will be true, accurate, current and complete,
- (ii) if you have an account at www.weassistgroup.com, you will safeguard your account information and will monitor and be fully responsible for any use of your account by any person other than the user and
- (iii) you are at least 18 years of age in order to register and obtain an account and utilize this Website. This Site, www.weassistgroup.com, does not knowingly collect information from people under the age of 18. The Company reserves the right, in its sole discretion, to deny access to this Website and the associated services to any person, at any time and for any reason, including but not limited to, violation of these Terms and Conditions of Use.

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1. PROVISION OF SERVICES

If you are a registered member or client of **WE ASSIST** or any of the Sites or its application, and (a) you are from a place outside of Panama; or (b) you access and use **the WE ASSIST** Sites from the Jurisdiction of Panama, you are contracting with **WE ASSIST CORP.** (incorporated in Panama with RUC: 155694125).

You must provide required information and payment for our products and services to access and use some Services, specifically our products and travel assistance plans. Furthermore, **WE ASSIST** reserves the right, without prior notice, to restrict access to or use of certain Services (or any features within the Services) to paying Users, or subject to other conditions that **WE ASSIST** may impose on our discretion.

The Services (or any features within the Services) may vary for different regions and countries. We do not make any warranty or representation that a specific Service or feature or a function thereof or the same type and scope of the Service or features and functions thereof will be available to all Users in all countries. **WE ASSIST** may, at its own and exclusive discretion, limit, deny or create different levels of access and use of any Service (or any feature within the Services) with respect to different types of registered users within the platform.

WE ASSIST may launch, change, update, impose conditions, suspend or stop any Service (or any feature within the Services) without prior notice, except that in the case of a paid Service, such changes will not adversely affect the ability of said Users who pay to enjoy that Service.

All products and services, assistance plans and any product that you acquire through **WE ASSIST's** sites or through one of its authorized agents or resellers, will be strictly governed by our general conditions, available on our website.

2. ACCEPTABLE USE POLICIES

Effective January 1, 2020

The content and information that appear on this Website (including, but not limited to messages, data, information, texts, music, sounds, photos, graphics, videos, maps, icons, software, code or other materials), as well as the infrastructure used to offer said content and information, are property of **WE ASSIST**. The user agrees not to modify, copy, distribute, transmit, display, perform, reproduce, publish, license, create derivative works, transfer or otherwise sell or resell any information, software, products or services obtained from this Site web or through it. Likewise, the user agrees not to do the following:

- use this Website or its contents for any commercial purpose;
- access, monitor or copy any content or information on this Website using any robot, spider, scraper or other automated means or any manual process for any purpose, without the express written permission of the company;



- violate the restrictions of any robot exclusion header messages on this Website or avoid or circumvent other measures employed to prevent or limit access to this Website;
- take any action that imposes or may impose, in our discretion, an oversized or disproportionate load on our infrastructure;
- establish deep links to any part of this Website for any purpose without the express written permission of the company; or
- make a "frame", a "mirrored site" or otherwise incorporate any part of this Website into any other website without the prior written permission of the company.
- attempt to modify, translate, adapt, edit, decompile, disassemble or use reverse engineering techniques on any software program used by **WE ASSIST** in connection with the Website or the services.

Nor are you allowed to:

- Do anything that violates local, state, national or international laws or violates any of your contractual or fiduciary obligations.
- Share your password, allow anyone to access your account, or do anything that could put it at risk.
- Try to access the account of any other user.
- Reproduce, transfer, sell, resell or misuse any content on our Services, unless you are specifically authorized to do so.
- Access, manipulate or use non-public areas of our systems, unless you are specifically authorized to do so.
- Breaking or circumventing our authentication or security measures or otherwise testing the vulnerability of our systems or networks, unless you are specifically authorized to do so.
- Try to interfere with any user, host or network, for example by sending a virus, overloading, sending spam or bombing the mail.
- Use our Services to distribute malware.
- Use our Services or any functionality of the platform and / or the WE ASSIST sites for anything other than receiving assistance, purchasing assistance or managing your agent account.
- Impersonate or misrepresent your affiliation with any person or entity.
- Encourage or help anyone do any of the things on this list.

3. THIRD PARTY LINKS

Effective January 1, 2020

This Website may include hyperlinks to websites operated by third parties that are not part of **WE ASSIST**. These hyperlinks are provided for your reference only. The company does not control such websites and is not responsible for their content or for their privacy or other practices. Likewise, it is the responsibility of the user to take precautions to ensure that any link that he selects or software that he downloads (from this Website or any other website) is free of elements such as viruses, worms, Trojans, defects and other elements of a harmful nature. The fact that



hyperlinks are included to these websites does not imply any endorsement of the material on the websites or any association with their operators. In some cases it is possible that a third party site may ask the user to establish a link between their profile on **WE ASSIST** and a profile on another third party site. Doing so or not is purely optional, and the decision to allow the link to this information can be deactivated (on the third party's site) at any time.

4. RESTRICTIONS ON THE USE OF MATERIALS

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WE ASSIST owns and operates this Website. Except when expressly permitted by **WE ASSIST**, no material from this Website or any website that is owned, operated or distributed by **WE ASSIST** may not be copied, reproduced, republished, uploaded, published, transmitted or distributed in any way. The user may download material that is displayed on this Website for personal use only, provided that he/she also retains all notices of copyright or other property included in the materials. The user may not distribute, modify, transmit, reuse, reedit or use the content of this Website for public or commercial purposes, including text, images, audio and video without the written permission of **WE ASSIST**. **WE ASSIST** does not guarantee or declare that the user's use of the materials presented in this Website will not infringe the rights of third parties.

5. PROPIEDAD DE LA INFORMACIÓN

Effective January 1, 2020

With the exception of personal data or information, any information that the user transmits to **WE ASSIST** through this Website, by email or otherwise, including data, questions, comments or suggestions, will be treated as non-confidential and as part of the public domain, and will become the property of **WE ASSIST**. With the exception of personal data or information, such information may be used for any purpose, including, but not limited to, its reproduction, invitation, disclosure, dissemination, publication and transmission. **WE ASSIST** is free to use any ideas, concepts, technical expertise or techniques included in any communication that the user sends to **WE ASSIST** through this Website or any other means, for any purpose, including but not limited to, the development and product marketing using such information.

For more information about the use of users shared information with **WE ASSIST**, please refer to our privacy policy.



6. SU CONTENIDO

Effective January 1,2020

User Content

Represents all information shared by the user through this website, by email or otherwise, including data, questions, comments or suggestions, they will be treated as non-confidential and in the public domain or in their participation in any of our forums, conferences or webinars, among others ("User Content"). You retain all intellectual property of this and responsible for the information that you publish. No type of information contained as part of **WE ASSIST's** plans and programs represents part of its content and are governed by the relevant agreements executed between **WE ASSIST** and its content providers.

How WE ASSIST and others may use your content

In the manner that you provide user content to us, you grant **WE ASSIST** fully transferable, royalty-free, perpetual, sublicensable, non-exclusive, worldwide license to copy, distribute, modify or create derivative works based on publicly performed user content. , displayed or shared publicly or as mentioned above. This license also gives **WE ASSIST** the right to allow its authorized associates to use this user content in their organization, with their work team, clients, independent of the service. Nothing in these terms will exclude **WE ASSIST** from its legal rights over user content. We reserve the right to remove or modify user content for any reason, including user content that we believe violates these terms.

For more information on the use of the information shared with **WE ASSIST** refer to our privacy policies.

7. CUSTOMER INTERACTION ANALYSIS

WE ASSIST is committed to improving the products it develops and markets. The data of your participation or suggestion of improvement on our products and your service, may be used anonymously for investigative purposes. Your personal identity will not be revealed or shared without your explicit consent.

8. TRADEMARKS AND COPYRIGHTS

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9. CANCELLATION AND RETURN POLICY

Effective January 1, 2020

For more details on our refund policies and terms, see our cancellation and return policies.

You are responsible for paying all fees charged by **WE ASSIST** and applicable taxes in a timely manner with a payment mechanism associated with the corresponding paid Services. If your payment method fails or your account is past due, we may collect fees using other collection mechanisms. Rates may vary based on your location and other factors, and **WE ASSIST** reserves the right to change any rate at any time in its sole discretion. Any change, update or modification will take effect immediately after its publication through relevant means (email to your email registered to your account, in our policies or by notification on the site or the app). Refunds may be available for paid services as described in our Refund Policy.

For other paid services

Except as described in our Cancellation and Return Policy or as explicitly stated as part of the subscription process for a Service, **WE ASSIST** has no obligation to provide refunds or coupons for any other Service.

For more information on our refund process, including instructions for requesting a refund, please review our cancellation and return policies.

10. SOFTWARE LICENSES

Effective January 1, 2020

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The transactions offered on this site are based on US \$ (American dollars). In the event that, for operational or legislative reasons, the application of rates other than those mentioned is necessary, the following should be taken into account:

Exchange rates are based on various publicly available sources and should be used as a guideline only. Rates are not verified for accuracy, and actual rates may vary. Currency quotes may not update daily. The information provided by this application is believed to be accurate, but **WE ASSIST** .. and / or its affiliates do not guarantee or endorse such accuracy.

When using this information for any financial purpose, the user is advised to consult qualified personnel to verify the accuracy of exchange rates. The company does not authorize the use of this information for any purpose other than your personal use and the resale, redistribution and use of this information for commercial purposes is expressly prohibited.

12. MODIFICATION AND / OR TERMINATION OF SERVICES

WE ASSIST is constantly changing and improving its offer of content and services. **WE ASSIST** has all the right to add or remove functions, characteristics or requirements of its services as well as suspend or completely stop them. In the same way, **WE ASSIST** may terminate your use of any services for any reason.



If your use of a paid service is terminated, you may be available for a refund, subject to our cancellation and return policies.

We may not be able to deliver our services in all regions for various reasons, including regulatory controls, limitations on internet availability or access, or government restrictions. Neither **WE ASSIST**, nor its associated content providers, contributors, sponsors or any agent will have any liability to you for these actions. You will always have all your right to terminate the use of our services at any time.

If by any chance the terms and conditions of any of our services is modified during your current use of a service that you have fully paid for; the last effective terms and conditions will rule over your service until your complete the use of the service you have contracted.

13. LIABILITY EXEMPTION CLAUSE

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LEGISLATION, THE MATERIALS OF THIS WEBSITE ARE PROVIDED IN THE STATE IN WHICH THEY ARE WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, AND **WE ASSIST** AND ITS AFFILIATES DISCLAIM ANY WARRANTY, EXPRESSED OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. **WE ASSIST** DOES NOT WARRANT THAT THE FUNCTIONS CONTAINED IN THE MATERIALS WILL BE UNINTERRUPTED OR ERROR-FREE, THAT DEFECTS WILL BE CORRECTED, OR THAT THIS WEBSITE OR THE SERVER ON WHICH IT IS OFFERED, ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. **WE ASSIST** DOES NOT WARRANT OR MAKE ANY REPRESENTATIONS REGARDING THE USE OR THE RESULTS OF THE USE OF THE MATERIALS THAT ARE FOUND ON THIS WEBSITE IN TERMS OF THEIR CORRECTNESS, ACCURACY, RELIABILITY OR OTHERWISE. THE USER (AND NOT **WE ASSIST**) ASSUMES THE ENTIRE COST OF ALL NECESSARY SERVICING, REPAIR OR CORRECTION. THE INFORMATION AND DESCRIPTIONS CONTAINED HEREIN SHALL NOT NECESSARILY BE UNDERSTOOD AS COMPLETE DESCRIPTIONS OF ALL OF THE TERMS, EXCLUSIONS AND CONDITIONS APPLICABLE TO THE PRODUCTS AND SERVICES, BUT ARE OFFERED EXCLUSIVELY FOR GENERAL INFORMATIONAL PURPOSES. CONSULT THE CURRENT POLICY OR THE AGREEMENT OF PRODUCTS OR SERVICES THAT CORRESPOND THERETO.

14. LIMITATION OF LIABILITY

Although **WE ASSIST** makes every reasonable effort to include accurate and up-to-date information on this Website, errors or omissions may sometimes occur. To the fullest extent permitted by applicable law, **WE ASSIST** makes no warranties or representations as to the accuracy of the content of this Website, and under no circumstances, including but not limited to negligence, neither **WE ASSIST** nor any other party involved in the creation, production or presentation of the Website, shall be liable to the user for any direct, indirect, compensatory, consequential or punitive damages that result from the use of, or the impossibility of use of, the materials of this Website, even if notified to WE ASSIST or an authorized



representative of WE ASSIST about the possibility of such damages. In no case will the total liability of **WE ASSIST** to the user for all damages, losses and legal claims exceed the amount paid by the user, if any, for having access to this Website. **WE ASSIST** shall not be responsible for any damage or virus that may infect the computer, equipment or any other user's property as a result of accessing, using or browsing the Website or downloading any materials, data, text, images, videos or audio of this Website.

15. TRAVEL DESTINATIONS

Although most trips, including trips to international destinations, end without incident, trips to certain destinations may involve greater risks than others. **WE ASSIST** recommends passengers to investigate and analyze the prohibitions, warnings, declarations and official travel announcements issued by the Government of Panama and the governments of the countries of destination, before booking trips to international destinations. In order to obtain information on the circumstances in various countries and the level of risk related to travel to specific international destinations, please consult the following websites: www.state.gov, www.tsa.gov, www.dot.gov, www.faa.gov, www.cdc.gov, www.treas.gov/ofac and www.customs.gov, www.who.int

In mentioning information concerning travel to specific international destinations, **WE ASSIST** does not represent or guarantee that a trip to such places is convenient or is risk-free and is not responsible for damages or losses that may result from travel to such destinations.

16. COMPENSATION

The user undertakes to defend and indemnify **WE ASSIST** and its subsidiaries and any of its officers, directors, employees and agents before and against any claims, legal claims, lawsuits, recovery measures, losses, compensation for damages and losses, fines, sanctions or other costs or expenses of any kind or nature, including but not limited to, reasonable legal and accounting advisors' fees as a result of:

- i. the breach by the user of these Terms & Conditions of Use or any of the documents referred to herein;
- ii. the violation by the user of any law or intellectual property rights of **WE ASSIST**; or
- iii. the improper use by the user of this Website, pursuant to these Terms & Conditions or otherwise.



17. JURISDICTIONAL ISSUES AND GOVERNING LAW

Unless otherwise expressly stated herein, **WE ASSIST** makes no representation that the materials on this website are appropriate or available for use in any location. Those who wish to enter this website do so on their own initiative and are responsible for compliance with local laws. Except as expressly set forth herein, the information on this website does not constitute an offer to sell or an invitation to purchase any security, insurance product or other product or service from **WE ASSIST**. **WE ASSIST** does not offer or will sell any security, insurance product or other product or service or, in the event that **WE ASSIST** sells any security, insurance product or other product or service, it will not be valid in any jurisdiction in which said offer or invitation,

Any litigation or controversy arising from, or related to the use of **WE ASSIST** products or services and the terms and policies of use, as well as the interpretation, application, execution and termination thereof, must be resolved by means of Arbitration, prior attempt at Conciliation, by the Center for Conciliation and Arbitration of Panama, in accordance with its procedural rules. The arbitral tribunal designated for this purpose will be composed of a single arbitrator and the language of the arbitration will be Spanish. The seat of the arbitration will be Panama. In case of litigation or controversy, the prevailing party shall be entitled to the remuneration of the professional fees of his lawyers by his counterpart.

18. CONTACTO

In case of questions or to communicate with us, please send an email message or correspondence to:

WE ASSIST CORP.,

Address: Torre Financial Center, 17th Floor, Calle Elvira Mendez, Panama

Phone: (507) 396-1010

Email: legal@weassistgroup.com

Website: www.weassistgroup.com