

PARTICULAR TERMS AND CONDITIONS OF SCHOOL ACCIDENTS AGREEMENT FOR 2010-2011

FIRST

Clínica Las Condes S.A, its subsidiary Servicio de Salud Integrados S.A. and its associate Diagnóstico por Imágenes Ltda, domiciled in Lo Fontecilla 441, Las Condes, Santiago, Chile, hereinafter referred to as “The Providers”, through their School Accidents Agreement, shall provide outpatient and inpatient medical care, in the clinical facilities located in Lo Fontecilla 441, Las Condes, 24 hours a day, to the affiliates beneficiaries under coverage of the present agreement, who suffer an accident derived from trauma. That is to say, any involuntary, sudden and unforeseeable event, caused by external reasons in a violent mode, affecting the organism of the insured person, resulting in bodily injuries such as contusions, wounds, fractures or internal lesions.

Children may become affiliates to the present agreement from birth to the age reached when attending 4th year of High School and University students may join until reaching the age of 24.

The present agreement does not provide coverage for diseases, hospitalizations, exams and/or therapies carried out outside the hospital premises, except in the case of health care provided for life-threatening accidents that are specified in the fourth clause of the present agreement.

The benefits guaranteed by the present agreement include all the professional assistance provided by the specialist physicians required and care provided by the different Support Services, as long as the latter are requested by the physicians acting on behalf of “The providers” and only when related to the injuries pertaining to the present agreement. Medications required during the hospitalization at Clínica Las Condes and related to the injury requiring hospitalization are also included among the benefits guaranteed by the agreement.

SECOND

The present agreement shall be in force for one year from April 1st 2010 to March 31st 2011, both dates included.

Assistance required as a consequence of accidents affecting the affiliate over the time of validity of the agreement shall be payable by “The providers” until two months after termination of the insurance duration and in the same conditions stated in the agreement.

THIRD

To be entitled to receive assistance and coverage under the present agreement, the affiliate should attend the **Emergency Department of “The Providers”** within a maximum 72-hour term after the occurrence of the accident. The beneficiary might be referred, in case of need, to the corresponding Service. Without such referral, the agreement shall not operate and coverage will not be provided.

Upon admission to the Emergency Department, the injured person or the accompanying person shall notify the condition of affiliate under the School Accidents Agreement. “The providers” reserve the right to require the patient or beneficiary to accredit his/her condition of affiliate under such agreement. Moreover, the condition of affiliate should be accredited upon admission, and upon request of a quotation.

Should the patient be unable to accredit his/her condition of affiliate, he/she shall be charged the total amount of the healthcare services provided. Misuse of the present agreement shall result in the immediate forfeiture of benefits under the latter. Moreover, "The providers" might seek remedies and damages.

FOURTH

Should the injured person be in life-threatening circumstances requiring care at a Healthcare Center different from that stated in the First clause, within the Metropolitan Area of Santiago, he/she should notify within the following 48 hours the Emergency Department of Clínica Las Condes to the phones: 800 211800 – 2105150, available 24 hours, or the School Accidents Agreement Coordination Office, to the phone 2105778 available on working hours (from 8.30 to 18.00 hours, Mondays to Fridays).

For accidents occurred outside the Metropolitan Area and within the Chilean territory, the parents, next of kin or other relatives, shall notify their occurrence within 48 hours, in the same aforementioned fashion. In both cases, the Emergency Department of Clínica Las Condes or the Coordination Office may authorize the administration of therapy or provisional or definitive hospitalization in other hospital facilities, if the medical conditions require so. "The providers" shall be released from any obligation derived from such services rendered, in case the notice is not submitted timely.

For the health assistance ruled by this clause and previously authorized by Clínica Las Condes to proceed in other Healthcare Centers, reimbursement claim for the expenses incurred in shall be done within the 30 calendar days following the date on which the services were rendered.

To proceed to such reimbursement, the affiliate shall first use his/her respective health insurance system, mandatory vehicle insurance (seguro automotriz obligatorio), complementary health insurance, or any other insurance subscribed by him/her. Additionally, copies of bills or invoices with medical and clinical expenses incurred in, both for outpatient as well as for inpatient care, and the original documents regarding payments by the respective health insurance system, mandatory vehicle insurance or by other insurance subscribed by the affiliate, shall be furnished. Such document submission shall also include an original of the healthcare assistance certificate, stating in detail the diagnosis of the injuries and the therapies administered.

"The providers" will proceed to refund the difference of the charges not covered, after the aforementioned reimbursements. Regardless of the case, "The providers" will assume the charges up to a maximum value of \$16.000.000 per accident. Notwithstanding the foregoing, the amount to be reimbursed for any of the services or assistance rendered, shall be the lowest between the amount charged by the facility where care was provided and the values currently charged by "The providers" at the moment such care is delivered.

FIFTH

In case of injuries suffered while being abroad, "The providers" shall reimburse the expenses incurred in following the terms and under the same conditions stated in the present agreement, considering the same criteria pointed in the Fourth clause, regarding accidents occurring outside the Metropolitan Area. Reimbursement claims must be submitted within the 30 calendar days following the date on which the services were rendered. The affiliate shall first use his/her health insurance system, mandatory vehicle insurance, travel insurance or any other insurance subscribed by him/her, in compliance with the terms provided for in the 4th paragraph of the Fourth clause.

In case of injuries suffered while being abroad, assistance delivered shall be reimbursed up to a maximum sum equal to the cost of such assistance valued at Clínica Las Condes. Maximum reimbursement payments shall not exceed \$16.000.000 per event.

SIXTH

In case the severity of the accident, in accordance with the decision of the physician from the Emergency Department of Clínica Las Condes, might require ground ambulance transportation, "The providers" shall provide such ambulance without additional charges for the patient, within the urban area of the city of Santiago.

In case of trauma-derived accidents threatening the life of the affiliate, in accordance with the decision of the physician from the Emergency Department of "The Providers", and the conditions of patient transfer, the helicopter transportation service shall be provided free of additional charges for the patient. This service shall be provided in the secondary rescue modality, that is to say, as transfer from one Healthcare Center to Clínica Las Condes, in regions IV, V, VI, VII and the Metropolitan Region.

In case of non-trauma-derived transfers, transportation of the affiliate by the CLC Rescue Unit within the Metropolitan area shall be charged with a 50% discount rate.

Transportation costs derived from transfers by any transportation system, owing to accidents occurred outside the urban area of Santiago, not implying a life risk for the patient, shall not be paid by nor constitute a responsibility of "The providers".

SEVENTH

The coverage of services and medical care under the present agreement shall comprise the difference up to a maximum sum of \$16.000.000 per accident, after proceeding with the coverage by the other health insurance system, mandatory vehicle insurance, complementary health insurance or any other insurance subscribed by the affiliate, and the total bill for the assistance rendered by "The providers".

The present is an agreement that operates as a complement to the affiliate's own health insurance system, and therefore, cases of inpatient hospital care, as well as complex and costly ambulatory exams such as Bone Scintigraphies, Magnetic Resonance Imaging and ambulatory care bills exceeding \$350.000 shall be processed under the affiliate's own health insurance system, mandatory vehicle insurance or other insurance subscribed by the affiliate, before proceeding to claim coverage under the present agreement.

It shall be the affiliate's duty to carry out the processing of claims under his/her health insurance system. Notwithstanding the foregoing, the affiliate may grant a power of attorney to Clínica Las Condes Agreements Department upon its request, to enable the latter to proceed with the corresponding processing.

An eventual excess amount over the \$16.000.000 shall be paid directly to "The providers by the parents or next of kin, who will be entitled to a special 10% discount rate on such amount. The physicians designated by "The providers" will bill a preferential fee. The rates prevailing for "The providers" at the date of delivery of each care service including professional fees, medications, supplies and taxes applicable at that moment, shall be applied for valuation of services rendered.

EIGHT

Medical services delivered by the present agreement only comprise the coverage of pathologies that result directly from traumatic injuries in accordance to the contents of the First clause.

Consequently, the present agreement does not cover charges derived from the following:

1. Worsening of pre-existing injuries and/or sequelae derived from trauma prior to the period of validity of the present agreement.
2. Prostheses and orthoses, or their replacement or repair, that is to say, prostheses as such, eyeglasses, hearing aids, slings, immobilizers, etc. and the medical care for injuries resulting from their use.
3. Hospitalizations and home medical care
4. Care of post-injury sequelae
5. Assessments or therapies carried out by occupational therapists
6. Care of those disorders resulting from sequelae of previous trauma or diseases conditioning such disorders
7. Plastic surgery with beauty enhancement purposes
8. Care extending for more than two years from the date of the injury
9. Private nursing care
10. Care of injuries resulting from:
 - Participation in highly hazardous activities, whether paid or unpaid, such as aviation, parachuting, motoring and motorcycling sports, aerial sports (hang-gliding, paragliding), scuba diving and acrobatics, in general.
 - Suicidal attempts and/or self-inflicted lesions. Ingestion, inhalation or injection of drug substances, narcotics, sleeping pills, illegal drugs of any type or toxic substances in general.
 - Therapy for dental injuries, except for the first emergency care when such a dental injury results from trauma
 - Communication expenses, such as long distance calls and cell phone calls.
 - Expenses of the accompanying persons, except for hospitalizations in the Department of Pediatrics, where the charges from such area are included, according to "The providers'" regulations.
 - Medications indicated for ambulatory therapy
 - Health care required by the beneficiary as a consequence of his/her participation in acts of war and acts qualified as crimes by the law, as long as he/she is criminally liable.
 - Natural catastrophes

NINTH

It is understood that "The providers" are certified to carry out medical actions under the terms of the present Agreement, upon requirement of their services. In case of important interventions, "The providers" shall, according to their criteria, notify as soon as possible the affiliate's relatives or next of kin about the service delivered.

Radiographies taken under the subscribed agreement shall remain in Clínica Las Condes. In case the affiliate should require them, a copy shall be provided after charging the affiliate for its cost.

In case of pediatric hospitalizations, the expenses of the accompanying person shall be covered, in accordance with "The providers'" regulations.

Upon hospitalization, the patient shall comply with all the general admission procedures set forth by the Hospital.

TENTH

Married couples with more than three school-aged children and sons/daughters up to the age of 20 in common, subscribed to the care system set forth in the present agreement, shall be entitled to request "The providers" to release from payment their 4th child and subsequent children in decreasing age. The latter means that children graduated from high school and those still in high school education while being older than 20 shall not be considered for the aforementioned calculations.

Even though the 4th child and further children are released from payment, they shall have to be registered as beneficiaries under this agreement at the moment their siblings subscribe to the agreement. Otherwise, he/she will not be covered by the present agreement.

ELEVENTH

The Hospital shall provide the following additional benefits to the affiliates:

- 10% discount rate given to the affiliate on hospitalizations for non-trauma-derived diseases or injuries. Applied on the portion uncovered by the patient's own health insurance system and complementary insurances. The discount shall not be granted for care derived from pregnancy and delivery, and shall not be applicable to medical fees.
- 10% discount rate given to the affiliate, on ambulatory laboratory tests and imaging exams ordered in case of non-trauma-derived diseases or injuries.
- 20% discount on the total cost of dental care derived from one traumatic lesion, for the affiliates of the school accidents agreement.
- Ophthalmological control assessment and hearing screening at preferential rates for the affiliate
- Preferential rate on OBGYN care for the female affiliate aged between 12 and 24.
- Care of traumatic injuries at the Centro Traumatológico La Parva.

The zero-copayment is granted to affiliates for all the period the agreement is in force.

- Zero-copayment in the Emergency Department of Clínica Las Condes (Lo Fontecilla 441) for the affiliates (children subscribed to the School Accidents Agreement). Such benefit means, that Clínica Las Condes shall grant a discount equivalent to 100% of the difference uncovered by the patient's Isapre and/or complementary insurances of which the patient is a beneficiary, on

ambulatory non-trauma derived care provided in the Emergency Department of Clínica Las Condes and on bills exceeding \$350.000, provided these are from trauma-derived conditions.

- Assistance for non-trauma-derived events uncovered by the patient's Isapre shall not have Zero-copayment.
- In case assistance is for trauma-derived conditions and the person involved is the affiliate, regardless of having or not coverage by the Isapre, the School Accidents Agreement will pay for the total cost of the ambulatory care provided at the Emergency Department.
- Any referral from the Emergency Department to the Outpatient Clinics for specialist consultation for a traumatic event suffered by the affiliate shall use the zero-copayment benefit.
- 100% coverage of ambulance transportation for trauma-derived events and 50% coverage for non-trauma-derived events.

Zero-copayment in the Emergency Department of Clínica Las Condes (Lo Fontecilla 441) for the parents and the grandparents of children affiliated under this agreement, with valid Isapre coverage. This benefit implies that Clínica Las Condes shall grant a discount equivalent to 100% of the difference uncovered by the Isapre and/or by the complementary coverage or insurances of which the patient is a beneficiary, on ambulatory care provided at the Emergency Department of Clínica Las Condes.

- Assistance for trauma-derived and non-trauma-derived events uncovered by the Isapre will not have Zero-copayment.
- Ambulance or helicopter transportation from or towards the Emergency Department will not have coverage by this School Accidents Agreement.