

TRAVEL INSURANCE

PREMIUM INCLUSIVE

General Terms and Conditions



One-click information

In order to directly consult the section in which You are interested, You may go directly to the Contents and click the corresponding section.

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The purpose of this Policy is to provide cover for the consequences of the risks included herein.

The circumstances must be the consequence of a chance event and must arise:

- during the insured Travel,
- away from the Usual Place of Residence,
- within the territorial scope covered, and
- within the time period contracted.

We guarantee the risks included under the policy type purchased, up to the limits indicated therein.

Cover under the Policy shall cease to have effect upon termination of Travel and You return to the Usual Place of Residence (other than where expressly indicated in the cover that this terminates at another time).

One-click information



In order to consult the section in which You are interested, You may go directly to the Contents and click the corresponding section.

If You click on the **underlined words** that You find throughout this document, You will go directly to the corresponding section.

Contract types

Accident Insurance (Temporary Cover)

[Premium Inclusive](#)

These General Terms and Conditions contain all of the insurance and options that We offer.

You may consult the cover for each policy type and module by clicking on the name of each.

The insurance, options purchased and financial limits will be as indicated in Your Specific Terms and Conditions, along with the cover period and territorial scope.

We ask that You carefully read in these [General Terms](#) and Conditions together with Your Specific Terms and Conditions.

How to read the terms and conditions of this Policy

The cover, exclusions and procedures in the event of an Insured Loss are shown as follows:



What is covered by your policy

On the left-hand side We provide a detailed breakdown of the cover for each provision.



What is not covered by your policy

On the right-hand side, We indicate what is excluded from each provision.



Procedures in the event of Insured Loss

Following the cover and exclusions, We indicate how to contact Us in each situation.

Important points

Throughout the terms and conditions, We will provide You with additional information, clarification and suggestions in the following manner:



Information



Clarification



Suggestion



Note



Advice

We will indicate the information, clarification or suggestion that We wish to provide.

Print

These General Terms and Conditions are designed to be read on-screen. You may wish to print them, however, as the document is very long, We recommend doing this in black and white and only printing the sections that You need.

[Your Policy](#)

How to get the best from [Your](#) insurance

We want you to get the most out of [Your](#) insurance. To this end, [We](#) ask [You](#) to:

- Read the General Terms and Conditions together with the Specific Terms and Conditions and ensure that the insurance covers those events that [You](#) consider may occur.
- Ensure that [You](#) understand the conditions and exclusions of [Your Policy](#) because, in the event that these conditions are not met, it could affect any claim or request that [You](#) make.

By accessing <https://ea.eclaims.europ-assistance.com> you will be able to take advantage of the [Travel](#) Protection Portal service, where [You](#) will find additional services and tools which are highly beneficial for [Your](#) peace of mind throughout [Travel](#).

Modification of the details in the [Policy](#)

The [Policyholder](#) is required to notify [Us](#) of any modification to the details thereof. This must be performed in writing at the earliest opportunity. [We](#) reserve the right to suspend cover where this obligation is not met.

Some changes may require of [You](#) the payment of an additional premium prior to inclusion.

In the event of any doubt, [You](#) may contact [Our](#) customer service:

CUSTOMER SERVICE

 +34 91 514 37 99

 atencion_cliente@europ-assistance.es



Important Clarification

This insurance does not cover everything. It solely covers situations as described in these [General Terms and Conditions](#).

Some important events that are not covered are:

- Chronic and pre-existing illnesses.
- Events indicated in the sections of the [General Terms and Conditions](#) and [General Exclusions](#).
- Events indicated in section "What is not covered by [Your Policy](#)" for each provision.
- The insurance excess that [We](#) indicate in each section.
- Airport surcharges. These consist of taxes that [You](#) are required to recover directly from the airline in the event that [Travel](#) is not undertaken.
- Management fees for the issue or cancellation of services. These are the amounts charged by travel agencies in exchange for their work.
- Insurance premiums. Payment of the insurance is what enables [You](#) to request the reimbursement of the costs arising from the cancellation of [Travel](#).
- Any other supplement that is not charged by the service providers (airlines, railways, etc.).

IF WE DO NOT INDICATE THAT SOMETHING IS COVERED, YOU MUST ASSUME THAT IT IS NOT COVERED

Important information

Some important conditions applying to [Your Policy](#) are as follows:

- The insurance term, the territorial scope covered and the policy type purchased, along with the provisions and exclusions thereof; all items are indicated in [Your](#) Specific Terms and Conditions.
- [Your Policy](#) is intended solely for persons resident in Spain.
- Solely those events that occur within the effective term of the insurance are covered.

Ensure that You have Your Policy number to hand when You contact Us

24-HOUR TRAVEL ASSISTANCE

 +34 91 514 99 60

Indicate Your Policy no., name and surname, current location and contact telephone.

Provide Us with information on Your situation and the type of assistance required.



CUSTOMER SERVICE

 +34 91 514 37 99

 atencion_cliente@europ-assistance.es

In the event that You have any doubts regarding Your Policy or other insurance that We offer.



COSTS RELATING TO BAGGAGE, DELAYS

 <https://ea.eclaims.europ-assistance.com>

Access the web page and register.

Once You have performed this, You will be able to create Your claim for indemnity or payment of expenditure and track the progress thereof.



APPLICATION FOR AUTHORISED PAYMENTS

 <https://ea.eclaims.europ-assistance.com>

Access the web page and register.

Once You have performed this, You will be able to create Your claim for indemnity or payment of authorised expenditure and track the progress thereof.


 **Apdo. Correos 36316 - 28020 MADRID**

In the event that We request original documentation, You must send this to the above address.



COMPLAINTS SERVICE


 reclamaciones@europ-assistance.es

 **EUROP ASSISTANCE**
Complaints Service
C/ Orense, 4 – Pl. 14 - 28020 MADRID



PERSONAL DATA PROTECTION

 delegadoprotdatos@europ-assistance.es

 **EUROP ASSISTANCE**
Att.: Data Protection Officer
C/Orense, 4 - 28020 MADRID



Important conditions with respect to Your Policy

- The duration of the insurance, the territorial scope for cover, as well as the policy type chosen and coverage and exclusions thereof, are as stipulated in the Specific Terms and Conditions of Your Policy.
- This insurance is intended solely for Policyholders resident in Spain.
- Solely those covered Insured Losses that occur within the effective term of the insurance are covered.

Entry into force and insurance term

Your insurance policy will enter into force on the date indicated in **the Specific Terms and Conditions provided that You have accepted the terms and conditions and paid the Premium.**

Commencement of insurance cover

Cover shall commence on the date indicated in the Specific Terms and Conditions of the Policy, even though the said date may be subsequent to the commencement of travel.

Insurance term

The insurance term shall be that stipulated in the Specific Terms and Conditions of Your Policy.

Distance exclusion

You will be covered beyond a distance of 35 km from Your Usual Place of Residence.

In the event that Your Usual Place of Residence is located on an island, You are covered as of a distance of 15 km from the same.

Territorial Scope

Coverage under this Policy is valid throughout the territorial scope indicated in Your Specific Terms and Conditions. This consists of the scope for which You have purchased insurance, other than for the established distance exclusion or, where specifically indicated otherwise in the definition of the provision.

Although featuring in the territorial scope purchased, We do not guarantee the provision of assistance in those countries that are in a state of war, insurrection or armed conflict of any nature, whether officially declared or otherwise. In this case, We will pay those expenses covered and duly justified by means of the original invoices or copy thereof and proof of payment.

This insurance provides cover in the countries and destinations indicated in Your Policy, with the exception of the following countries and territories: Iran, Crimea, North Korea, Syria and Venezuela.

Insurance limits

The financial limits that are shown for each of the guarantees of this Policy are total maximum amounts during the entire effective term indicated in the Specific Terms and Conditions, except where expressly indicated otherwise.

Chronic or pre-existing illnesses

You are not be covered for chronic or pre-existing illnesses.

Caution

You are required to do whatever is necessary to reduce the risk of the application of any cover under Your insurance.

In the event that You do not take adequate precautions, it is possible that We will reduce the amount of any claims request or the payment of expenses, or otherwise reject payment.

Subrogation

We are subrogated, up to the total cost of the services provided by Us, into the rights and proceedings corresponding to You against any person responsible for the events and which have led to Our intervention. Where the guarantees undertaken in performance of this Policy are covered in part or wholly by another Insurer, Social Security or any other institution or person, We shall be subrogated into Your rights and proceedings against the said company or institution. To this effect, You undertake to actively collaborate with Us providing any help or furnishing whatever documentation which may be considered necessary.

In any event, We have the right to use or request from You the handover of the transport ticket (rail ticket, flight ticket, etc.) not used by You where the return costs have been met by Us.

Prescription

The proceedings to which You are entitled and derive from the insurance contract prescribe following a period of two years as of the termination of the insurance (five years for insurance relating to persons, as in the case of cover for accident insurance).

Other insurance

In the event that You have another insurance policy in force which, at the time of the Insured Loss, guarantees the same cover stipulated in this Policy, We will assume the expenditure of this insured loss proportional to the cover of the other insurance policy or policies.

Communications

You are required to contact Us directly regarding any question related to Your Policy. You may consult the manner in which to do this in the section "How to contact Us".

Those communications that reach Us in the name of the Policyholder via an insurance broker or agent are also be valid.

Divergence

Should the content of the policy differ from the insurance proposal or the agreed clauses, the Policyholder has a period of one month as of the delivery of the policy to require that the existing discrepancy is made good. The said time frame having lapsed without making such a claim, the items set out in the policy will stand.

International Sanctions

We will not provide cover, accept any claim or provide any service or provision whatsoever under the policy that may expose Us to any sanction, prohibition or restriction by way of the sanctions issued by the United Nations, any trade or economic sanctions, laws or regulations of the European Union or of the United States of America.

For further details, please visit the web pages:

<https://www.un.org/securitycouncil/sanctions/information>,

<https://sanctionsmap.eu/#/main>,

<https://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>

Clause regarding travellers from the United States

In order that services may be provided or payments made, where You are a citizen of the United States of America travelling to Cuba, it is necessary to substantiate that travel to Cuba is in accordance with the laws of the United States.

Important information

You will solely benefit from the coverage of Your Policy where You have followed the official travel recommendations published by a government authority in Your country of origin.

These recommendations are those that are in force on the date of commencement of Travel.

The recommendations include "advice against travel or relocation, other than where essential".



Pursuant to the stipulations of article 96.1 of Act 20/2015, dated July 14, on the organisation, supervision and solvency of insurance and reinsurance companies and Royal Decree 1060/2015, dated November 20, approving the implementing regulations thereof, it is expressly stated that the information contained in this clause has been notified to the Insurance Policyholder prior to entering into contract.

1. This insurance contract is entered into under the provisions of the right of establishment with the Spain Office of the French insurer Europ Assistance, a French limited liability company governed by the French Insurance Code, with equity capital of 46,926,941 Euro, registered with the number 451 366 405 RCS Nanterre, and domiciled at Promenade de la Bonette, 1 - 92633 Gennevilliers Cedex, France.
2. Europ Assistance S.A., Sucursal en España is duly registered in the Administrative Register of Insurance Entities of the Directorate General for Insurance and Pension Funds (Dirección General de Seguros and Fondos de Pensiones), with key E0243 and registered office at C/ Orense 4, Planta 14, 28020 Madrid.
3. Without prejudice to the authority of the General Directorate of Insurance and Pension Funds (DGSFP), the member state to which the regulation of the Insurer corresponds is France and, within the said member State, the Authority to whom regulation corresponds is the Autorité de Contrôle Prudentiel et de Résolution (ACPR), domiciled at no. 4, Place de Budapest, CS 92459, 75436 Paris Cedex 09, France.
4. This insurance contract is governed, where applicable, by the items agreed in the General, Specific and Special Terms and Conditions in accordance with the stipulations of Act 50/80, dated October 8, on Insurance Contracts; the Insurance and Reinsurance Company Regulation, Supervision and Solvency Act (Act 20/2015, dated July 14) and implementing regulations thereof.

5. The solvency of Europ Assistance S.A., Sucursal en España is not subject to Spanish legislation. The report covering the financial situation and solvency of the Insurer is available on the website thereof.

6. In the event of any complaint or claim, Europ Assistance S.A., Sucursal en España makes a Complaints Service system available to Insured Parties, the Regulations of which may be consulted at the website.

Policyholders, insured persons, beneficiaries, aggrieved third parties or assignees of any of the aforementioned may present complaints in the section "Customer Protection" of the website or in writing to the Complaints Service:

Complaints Service
C/ Orense, 4 - Planta 14. 28020 Madrid.

This independently managed service will, within a maximum period of two months, attend to and resolve the written complaints directly addressed to it, in compliance with Statute ECO/734/2004, dated March 11 and Act 44/2002, dated November 22.

Having exhausted the procedure of the Complaints Service system, the claimant is entitled to present the complaint to the 'Comisionado para la Defensa del Asegurado y del Partícipe en Planes de Pensiones' (Commission for the Defence of Insured Persons and Pension Plan Participants), the address of which is:

Paseo de la Castellana, 44.
28046 Madrid.

7. The contract is subject to Spanish legislation, a judge corresponding to the usual place of residence of the Insured Person having jurisdiction.

All words and expressions defined below have the same meaning in the Policy. Throughout the document they appear in upper case.

The definitions appear in alphabetical order.

A	Abroad	Any country other than that of the Usual Place of Residence of the Insured Person.
	Accident(s) / accidental	Bodily injury or material damage that occurs during the effective term of the Policy. This must be caused by an event that is sudden, external and unintentional on the part of the Insured Person.
B	Baggage	The suitcase(s), bag(s) and similar items, as well as clothing and items for hygiene and personal use that the Insured Person requires during Travel and are located within the interior of the aforementioned.
	Breakdown	Is the damage occurring to a vehicle or means of transport. This damage must be caused by internal, common, unforeseen and unavoidable causes and immobilise and impede the use thereof.
C	Chronic illness	An illness that lasts three months or more, and that normally progresses slowly.
	Companion(s)	Any person other than the Insured Person registered in the same purchase of Travel. This person is not required to be insured, unless indicated otherwise.
E	Epidemic(s)	An Epidemic is considered as consisting of the sudden, widespread appearance of an infectious disease that spreads rapidly and simultaneously affects many people in the same or various geographical areas.
F	Force Majeure	Any event not caused by human action. The said event must be unforeseeable or, in the event that it is foreseeable, must prove unavoidable.
I	Immediate Family	Spouse or civil partner duly registered in the corresponding official register. Parents, parents-in-law, children, sons and daughters-in-law, siblings and siblings-in-law, grandchildren and grandchildren-in-law, grandparents and grandparents-in-law.

	Insured loss(es)	An event that is sudden, accidental, unforeseen and unintentional on the part of the Insured Person, the damages of which are insured under this Policy. Various damages relating to the same cause are considered as a single Insured Loss.
	Insured Person(s), You, Your	The natural person that features as the Insured Person in the Specific Terms and Conditions of the Policy. The Insured Person assumes the duties derived from the Policy.
	Insurer, Us, Our, We	Europ Assistance, S.A., Sucursal en España, with registered office at C/ Orense, 4 Planta 14, 28020 Madrid, that assumes the contractually agreed risk. Europ Assistance is authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), with registered office at 4, Place of Budapest, CS 92459 Paris Cedex 09, France, and by the General Directorate of Insurance and Pension Funds (Dirección General de Seguros y Fondos de Pensiones), of the Spanish Economy Ministry (Ministerio de Economía), with respect to market practices.
N	Natural disaster	Flooding, earthquake, tsunami, land slippage, avalanche, hurricane, tornado, fire, volcanic activity and/or any other phenomenon declared as a natural disaster by the corresponding authorities. The aforementioned must be caused by nature, rather than human activity.
P	Pandemic(s)	An epidemic disease that spreads to many countries or affects almost all individuals in a location or region.
	Petty theft	Removal of another's movable property without violence or intimidation to persons or the use of force.
	Place of Travel Destination	City, town or village or destination point for the insured Travel.
	Policy	The contractual document that contains the Regulatory Terms and Conditions of the Insurance. The General Terms and Conditions and Individual and Specific Terms and Conditions (individualising the risk), as well as any supplements and schedules that are issued to complete or modify the same, or represent integral parts thereof.

	Policyholder	The person or entity that contracts and pays for the Policy to the Insurer. The Policyholder assumes the duties corresponding thereto and that are derived from the Policy.
	Premium	The price of the insurance. The receipt of the premium includes the price of the insurance, any surcharges and legally applicable taxes.
	Pre-existing Illness	Illness, condition or injury that has previously been diagnosed or treated by a doctor or symptoms of which are displayed. The aforementioned must have been contracted or begun prior to the purchase of the Policy in the event of purchasing the Cancellation module or manifesting during the course of Travel and must require medical attention.
Q	Quarantine	Temporary isolation of persons to prevent an infectious disease from spreading.
S	Sabotage	Intentional damage or destruction of a service, facilities, process, etc., used in protest against the owner or operator thereof.
	Serious Illness / Serious Accident	<p>We consider to be Serious any Illness or Accident that:</p> <ul style="list-style-type: none"> Requires hospitalisation for a period of at least 24 hours (the time spent in accident and emergency is not considered to represent hospitalisation) and/or That causes a severe lack of function of the upper and/or lower extremities in accordance with the criteria of Our medical team. <p>We likewise consider the diagnosis of a cancer (or other illness) as a Serious Illness where this requires active treatment on the dates of travel. The aforementioned diagnosis must be subsequent to the purchase of the Policy.</p> <p>Common or minor illnesses (for example, influenza, gastroenteritis, lumbago, asthma, among others) are considered as Serious Illnesses in the event that they require hospitalisation (as previously indicated) and the doctor who intervenes advises against travel in the medical report.</p>
	Sports Baggage / Equipment	Items used for participation in recognised sports (rackets, balls, golf clubs, for example).
	Strike	Collective stoppage of work on the part of workers in order to achieve a particular goal or exert pressure with respect to certain situations.

T	Terrorism	Genuine use or threat of force or violence on the part of any person or group of persons. This person or group of persons may act in isolation or in relation to a political, religious, ideological or similar organisation. The intent of the aforementioned is to intimidate a government or society in general. An act of terrorism must be declared as such by the government of the location in which it occurs.
	Theft	Removal of another's movable property with violence or intimidation to persons or the use of force.
	Travel	The relocation made away from the Usual Place of Residence of the Insured Person, from departure up to return, and for which this Policy is purchased.
U	Unforeseen Illness	Unforeseen change in the state of health of a person during Travel insured under the Policy. The said alteration in health most require attendance by a doctor. The aforementioned must necessarily be a legally recognised doctor or dentist that diagnoses and confirms the said change in health. We consider Covid-19 as being equivalent to any other illness.
	Usual Place of Residence	The place of residence declared by the Insured Person, located in Spain and from which Travel is undertaken. In the event that travel does not commence or end at the Usual Place of Residence, We are entitled, at Our sole discretion, to carry out the relocations stipulated in this Policy to the place of commencement of Travel.



To request Assistance / Indemnity / the Payment of Expenses

Our commitment:

- A highly experienced member of Our team shall attend to Your request and inform You of the steps to follow;
- Your call will be returned where We have made a commitment to this;
- You shall be kept informed of the progress of Your request;

In order to present Your request;

- For each provision and module We explain the steps to be followed in the event of requiring assistance or requesting indemnity or the payment of expenses.
- Search for what You need in the corresponding provision or module and ensure that You have all of the information or documentation that We will request.
- Save copies of all of the documentation and correspondence that You send Us.
- You may view the contact details in this section ["How to contact Us"](#)



Important note

For the submission and processing of Your request, You must provide Your Policy number.

The expenses arising from the provision of justifying statements will be borne by You.

Information that You are required to provide in all cases:

In all cases We will request:

- Policy number, make sure You have this to hand
- Name and surname
- Contact telephone number
- Current location in the event You require assistance
- Which assistance You require



Important information

You are required to do whatever is necessary to reduce the risk of the application of any cover under Your Policy.

In the event that You do not take adequate precautions, it is possible that We will reduce the amount of any claims request or the payment of expenses, or otherwise reject payment.

Information and conditions of Your request

Your request for assistance, indemnity and/or the payment of expenses entails authorisation on Your part for Us to:

- Take charge of and act on Your behalf in the defence of any request covered under Your Policy;
- Undertake legal proceedings on Your behalf in order to recover any amount covered by Your insurance that We have paid, the costs being borne by Us;
- Procure information regarding Your medical condition (with Your permission) in order to manage any request for medical assistance or with respect to the cancellation of Travel. We will not provide personal information to third parties without Your prior approval.

We will not pay amounts exceeding those indicated in the Specific Terms and Conditions.

In order that We may pay any expense, the presentation of the original invoices or copies thereof, along with proof of payment is a necessary requirement.



Important note

Reimbursements performed by Us are made in accordance with Spanish law, in particular with regard to the stipulations concerning payments in cash and capital flows out of the national territory.

In the case of the costs of the contingencies covered paid by You in cash outside of Spain, We will solely reimburse an amount equivalent to or exceeding 10,000 Euro or collateral thereof in foreign currency where a bank statement is supplied of the withdrawal outside Spain or where a declaration is made pursuant to Article 34 of Act 10/2010 on the prevention of money laundering.

Currency

At all times We will pay the indemnity, costs or services in the currency in which the expense arises. In the case of currencies where there is no exchange with the European Central Bank, We will make payment in Euro. The exchange rate will be that available at any widely recognised banking institution that accepts the aforementioned currency exchange.

TRAVEL INSURANCE



1. MEDICAL ASSISTANCE

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2. INCIDENTS DURING TRAVEL AND FLIGHTS

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3. BAGGAGE AND DOCUMENTS

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4. TRAVEL ASSISTANCE SERVICES

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5. PERSONAL CIVIL LIABILITY

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6. ACCIDENT INSURANCE

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1. MEDICAL ASSISTANCE

What is covered by Your Policy

In the event of illness or accident occurring in an unforeseen manner during Travel, We shall pay up to the limits indicated in Your Specific Terms and Conditions, the expenses arising from:

- 1.1. Medical expenses outside of the country of the Usual Place of Residence
- 1.2. Medical expenses within the country of the Usual Place of Residence
- 1.3. Dental expenses
- 1.4. Transfer to a hospital in the event of emergency
- 1.5. Extension of hotel stay due to Illness or Accident (maximum 14 days)
- 1.6. Medical information service
- 1.7. Medical transfer of sick and injured
- 1.8. Return of the insured Companions to the place of residence
- 1.9. Accompaniment of minors and dependants
- 1.10. Reincorporation into travel plan
- 1.11. Extension of the hotel stay of a Companion "in situ"
- 1.12. Relocation of a Companion "in situ"
- 1.13. Relocation of person to accompany the hospitalised Insured Person
- 1.14. Lodging expenses for a person to accompany the hospitalised Insured Person
- 1.15. Transfer of mortal remains
- 1.16. Escort of mortal remains



Important information

This Policy consists of assistance insurance, not private medical insurance. Solely urgent medical expenses are covered in the case of an unexpected Accident or Illness during Travel.

The conditions and exclusions of the Policy must be taken into consideration.

What is not covered by Your Policy

Important information

The exclusions relating to this provision are indicated below.

You are also required to consult the General Exclusions referring to all cover under the Policy.


Unless expressly included in the corresponding cover, the damages, situations, expenses and consequences arising from the following are excluded from the insured provisions.

- Pre-existing or chronic illnesses, injuries or conditions suffered by You prior to the purchase of the Policy and which manifest:
 - Prior to the commencement of Travel and require cancellation as a result (where the Cancellation module has been purchased) or
 - during the course of Travel and which require medical assistance as a result thereof.
- Mental illness, preventative medical check-ups, heat treatment, cosmetic surgery and those cases in which the purpose of Travel is medical treatment or surgical intervention, alternative and complementary medical treatments (homoeopathy, etc.), the expenditure derived from physiotherapy and/or rehabilitation as well as related items.
- Suicide, attempted suicide or self-harm on Your part.
- Epidemics; pandemics; infectious diseases that appear suddenly and spread rapidly through the population. Quarantine periods derived from any of the aforementioned causes are likewise excluded.
- Illnesses caused by atmospheric pollution and/or contamination.
- Illnesses and accidents derived from the consumption of alcoholic beverages, narcotics, drugs or medication, other than that which has been prescribed by a doctor.
- The diagnosis, follow-up and treatment of pregnancies, the voluntary interruption thereof and the birth process are also excluded, unless involving a situation where emergency care is required and always prior to the 26th week of gestation.
- The medical transfer of the sick or injured when the condition is caused by disorders or injuries which may be treated "in-situ".
- Voluntary refusal, delay or anticipation on Your part of the medical transfer proposed by Us and agreed with Our medical service.



1. MEDICAL ASSISTANCE

What is not covered by Your Policy

- The cost of spectacles and contact lenses, as well as the acquisition, implantation-substitution, removal and/or repair of prostheses (prostheses being understood as any element that substitutes or reinstates the functionality of an organ or part of the body), anatomical parts, osteosynthetic material and orthopaedic material, the cost of which exceeds 100 Euro.
- Endodontic work, cosmetic reconstructions of previous work, dentures, veneers and dental implants.
-  The reimbursement of medical, surgical and pharmaceutical expenses is specifically excluded where the value of this is less than 50 Euro.
- Acts of reckless disregard or gross negligence; the expenses arising from criminal acts and Your participation in wagers, challenges or disputes, other than in cases of legitimate self-defence and/or when Your life is at risk.
- The consequences derived from driving vehicles over non-standard roads or roads that are inappropriate for traffic.
- The performance of any sporting activity and/or adventure activity, either professionally or in receipt of remuneration (including training). These activities are also excluded in the event that the Insured Person participates in official or federated competitions.
- The amateur performance of the following is also excluded:
 - Driving of motor vehicles in races or rallies
 - Boxing, weightlifting, wrestling (all classes), martial arts
 - Mountaineering of any type, access to glaziers, caving, rafting, bungee jumping, hydro speed, gorge walking
 - Watersports, subaquatic sports and diving
 - Hunting
 - Horse riding
 - Airborne sports in general. (such as parachuting, hang gliding, ballooning, free flight, unpowered flight or similar)
 - Bullfighting and any participation in shows involving bulls;

In general, and unless the Sports module is purchased and the activity included therein, the practice of any sport or recreational activity that is clearly dangerous or of a high risk is excluded.



1. MEDICAL ASSISTANCE

Procedures in the event of Insured Loss

What You should do prior to and during a request for Assistance:

1. You must notify Us of Your Illness or Accident at the earliest opportunity. In the event that You are prevented from making the aforementioned notification by force majeure, You must perform this as soon as the cause impeding notification ceases.
2. You are required to notify Us of the event within a maximum time frame of seven days as of the moment at which You become aware of this, otherwise We shall be entitled to reclaim the damages and losses arising as a result of the failure to notify Us.

We will give the necessary instructions in order that You are provided with the service requested.

24-HOUR TRAVEL ASSISTANCE

 +34 91 514 99 60

Indicate Your Policy no., name and surname, current location and contact telephone.

Provide Us with information on Your situation and the type of assistance required.



Important information

In the event that You act contrary to Our instructions, the expenses arising as a consequence thereof shall be borne by You.

In the event that You do not accept Our decisions and/or do not wish to be repatriated in the manner that We indicate, We shall not be able to provide You with the cover indicated in the provisions:

- 1 – Medical Assistance
- 6 – Accident Insurance

We shall be obliged to reject requests related to these provisions and cover. The remaining cover shall remain valid throughout Travel.

Documentation that You are required to provide us:

In all cases You are required to provide us:

- A medical report that is as complete as practicable. This must have been issued in the place where assistance is required.
- Invoice and proof of payment of the medical expenses.
- Any other document that We require in order to process Your case.





1. MEDICAL ASSISTANCE

Content of cover



1.1. Medical expenses outside of the country of the Usual Place of Residence

Which medical expenses do We pay?

In the event that You become ill unexpectedly or suffer an Accident during Travel away from the country of Your Usual Place of Residence, We will pay:

- The necessary medical expenses and diagnostic tests authorised by Our medical team
- hospitalisation costs
- the medication prescribed by a doctor during the first medical assistance organised by Us. We will not pay the expenditure for those medications necessary for treatments that extend over time or are acquired to treat a chronic condition.
- expenses for local ambulance journeys ordered by a doctor

What amount do We pay?

Up to the limit corresponding to the policy type purchased for each Insured Person and period contracted, during the effective term of the insurance.

The financial limits indicated for the various territorial scopes are not cumulative.

In the event that You are a beneficiary of Social Security or any other insurance, We shall be entitled to request that these pay the medical expenses that arise.

What happens in the event that We do not intervene directly?

You are required to contact us, except in the event of vital emergency. Subsequently, and in order that We are able to pay the expenses, You are required to submit:

- Original invoices or copies thereof, along with proof of payment
- A full medical report issued by the intervening doctor, including previous history, symptoms, tests performed, diagnosis, treatment.

1.2 Medical Expenses in the country of the Usual Place of Residence

Which medical expenses do We pay?

In the event that You become ill unexpectedly or suffer an Accident during Travel away from the country of Your Usual Place of Residence, We shall pay:

- The necessary medical expenses and diagnostic tests authorised by Our medical team
- hospitalisation costs
- the medication prescribed by a doctor during the first medical assistance organised by

Us. We will not pay the expenditure for those medications necessary for treatments that extend over time or are acquired to treat a chronic condition.

- expenses for local ambulance journeys ordered by a doctor

What amount do We pay?

Up to a limit corresponding to the policy type purchased for each Insured Person and period contracted, during the effective term of the insurance.

The financial limits indicated for the various territorial scopes are not cumulative.

In the event that You are a beneficiary of Social Security or any other insurance, We are entitled to request that these pay the medical expenses that arise.

What happens in the event that We do not intervene directly?

You are required to contact us, except in the event of vital emergency. Subsequently, and in order that We are able to pay the expenses, You are required to submit:

- Original invoices or copies thereof, along with proof of payment
- A full medical report issued by the intervening doctor, including previous history, symptoms, tests performed, diagnosis, treatment.

1.3. Dental expenses

In the event that You require urgent dental assistance we will pay the expenses of a dentist and/or dental surgeon.

We shall pay up **to the limit corresponding to the policy type purchased, within the limits indicated in "Medical expenses outside the country of the Usual Place of Residence" and "Medical expenses within the country of the Usual Place of Residence".**

The following are excluded: endodontic work, cosmetic reconstructions of previous work, dentures, veneers and implants.

1.4. Transfer to a hospital in the event of emergency

In the event that, during travel, You become seriously ill or suffer an Accident and are not able to wait for a standard medical visit, We will organise and bear the expense of:

- transferring and returning You from the hotel to the nearest hospital or clinic and
- Medical attention during the transfer where necessary.

We will perform this transfer in accordance with Our medical criteria.



1. MEDICAL ASSISTANCE

Content of cover



1.5. Extension of hotel stay due to illness or accident.

In the event that You become ill unexpectedly or suffer an Accident during Travel and:

- do not require hospitalisation,
- are unable to continue travel and,
- Our medical Team recommends that You extend Your stay

We shall pay the expense of the hotel stay up to the limit corresponding to the policy type purchased and during a maximum period of 14 days. We will pay this expenditure in the event that it is not originally envisaged as part of Travel.

The stay includes accommodation and subsistence.

1.6. Medical information service

We offer a medical information service during Travel.

What kind of information can We provide You?

- Information on doctors and hospitals nearest to Your current location.
- Medical interpretation service in the main languages (Spanish, English, French, German).

Service timetable:

24 hours/day, 365 days a year.

1.7. Medical transfer of sick and injured

How and to where will We transfer you?

In the event that You become ill unexpectedly or suffer an Accident and are unable to continue Travel, We will transfer You to the best equipped hospital indicated by You close to Your Usual Place of Residence or to Your Usual Place of Residence.

How will We transfer you?

As soon as We are advised, Our doctors will make contact with the physicians that are treating You.

We will evaluate the seriousness of Your situation in order to authorise transfer. Solely medical grounds will be taken into account with respect to the transfer.

The aforementioned transfer will be performed by means of the following:

- Air ambulance (solely Europe and countries around the Mediterranean fringe)
- Train

- Helicopter ambulance
- Ambulance
- Scheduled airline
- Any other means of transport considered appropriate by Our medical team with respect to each case.

Our medical team will decide upon the most appropriate means of transport.

In the event that You reject the transfer at the time and under the conditions decided upon by Our doctors, all provisions and expenses arising as a result of this decision will be cancelled.

In the event that the transfer is not organised directly by Us, We shall pay the expense of the said transfer up to the limit corresponding to the policy type purchased.

1.8. Return of insured Companions to the place of residence.

In the event that You are travelling with other persons that are likewise insured and are unable to return to their residence, due to the fact that:

- We have had to transfer You due to a Sudden or Serious Illness or an Accident or
- You have died

We will organise and meet the cost of the relocation of the said insured Companions up to the point where Travel commenced or to the hospital where You are located.

How will We transfer them?

The aforementioned transfer will be performed by means of the following:

- scheduled airline (economy class),
- train and/or
- any other means of transport and/or connection that We consider appropriate in each case.

We will also pay for travel on the part of a person that has had to remain or has been delayed due to any circumstance related to Your Illness, Accident or death.

1.9. Accompaniment of minors and dependants

Where You are travelling with minors of less than 14 years of age or dependent persons and are unable to take charge of these due to:



1. MEDICAL ASSISTANCE

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- having suffered an Accident
- having become ill unexpectedly.

How will We help you?

We offer You the possibility of a Companion for the aforementioned minors or dependent persons up to return to Your Usual Place of Residence in the event that there is no other person with You able to take charge of these.

You are entitled to choose that we:

- relocate a person designated by You or Your family and who lives in the same country as you, or
- relocate a person authorised and trusted by Us.

How do We do this?

We will organise and pay for the outbound and return travel of a Companion by:

- scheduled airline (economy class),
- train and/or
- any other means of transport that We consider appropriate in each case.

1.10. Reincorporation into travel plan

We shall assist You to re-join scheduled Travel in the event that You have been obliged to abandon this due to a Unforeseen or Serious Illness or Accident covered by Your insurance.

When will We help you?

When Our medical team determines that You have recovered and are able to travel once more, and where the programmed travel is incomplete.

How do We do this?

We shall organise and pay for:

- a rail ticket,
- an economy class scheduled airline ticket and/or
- any other means of transport and/or connection that We consider appropriate in each case.

For whom do We organise this?

For You and for a person that has remained in order to accompany You.

Do We intervene in any other case?

When We transfer You to Your Usual Place of Residence or hospital near to the same.

In this case, where an insured Companion has relocated with you, We shall organise and pay for their transfer in order that this person may re-join the scheduled travel.

1.11. Extension of the hotel stay of a Companion "in situ"

In the event that You are hospitalised during Travel by an Unforeseen Illness or due to an Accident, we will pay for the cost of a hotel stay for an insured Companion in order to accompany You throughout Your hospitalisation.

We shall pay the expense of a hotel stay to **Your Companion up to the limit corresponding to the policy type purchased.**

The stay includes accommodation and subsistence.

We will pay this expenditure in the event that it is not originally envisaged as part of Travel.

1.12. Relocation of a Companion "in situ"

In the event that You are hospitalised due to a Serious Illness or an Accident, We will pay the transport costs of an insured Companion that is travelling with You.

The transport costs are those necessary for daily relocation from the hotel to the hospital where You are located.

We shall pay **up to the limit corresponding to the policy type purchased.**

In order that We may pay these expenses to Your Companion, the original invoices and/or tickets or copies thereof, along with proof of payment, must be sent to Us.

1.13. Relocation of person to accompany the hospitalised Insured Person.

In the event that You are hospitalised for a period exceeding five days (two days if You are a minor) and no Immediate Family Member is present, We will organise and pay for travel on the part of a person (or two persons if You are a minor) from the country of the Usual Place of Residence.

How will We transfer you?

The outbound and return journey of this person (or persons) shall be by means of:

- scheduled airline (economy class),
- rail and/or



1. MEDICAL ASSISTANCE

Content of cover



- any other means of transport and/or connection that We consider appropriate in each case.

1.14. Lodging expenses for a person to accompany the hospitalised Insured Person

In the event that You are hospitalised for a period exceeding five days (two days if You are a minor) and no Immediate Family Member is present, We will pay for travel on the part of the person (or two persons if You are a minor) that We have relocated from Your Usual Place of Residence in order to accompany You.

We shall pay the hotel **lodging expenses up to the limit corresponding to the policy type purchased.**

The stay includes accommodation and subsistence.

In the event that this is not managed by us, it is necessary for Your Companion to send Us the original invoices or copy thereof, along with the proof of payment in order that We are able to reimburse these expenses.

1.15. Transfer of mortal remains

In the event that You die of any cause during Travel, We will transfer Your mortal remains or ashes to the country of Your Usual Place of Residence.

Where will We transfer Your mortal remains?

To the place of burial or cremation within the municipal district of Your Usual Place of Residence.

What expenses do We pay?

We will pay the cost of:

- Transfer of mortal remains
- Embalming
- Minimum statutory coffin
- Administrative tasks related to the transfer

We do not pay the remaining related costs, such as funeral and burial expenses.

And in the event of cremation?

In the event of cremation at the place of death, We will pay:

- The cost of incineration and
- The transfer of the urn containing the ashes.

In the event that, for legal or organisational reasons, the presence of a Companion is required for the transfer of the urn to Your Usual Place of Residence, We will organise and pay for travel on the part of a person from the country of Your Usual Place of Residence.

The outbound and return journey of this person will be by means of:

- scheduled airline (economy class),
- rail and/or
- any other means of transport and/or connection that We consider appropriate in each case.

In the event that You reject the transfer at the time and under the conditions decided upon by Our doctors, all provisions and expenses arising as a result of this decision will be cancelled.

In the event that it is not possible to perform the transfer due to causes other than the organisation thereof, We will pay the cost of safekeeping during the first fifteen (15) days.

In the event that the transfer is not organised directly by Us, We shall pay the expense of the said transfer **up to the limit corresponding to the policy type purchased.**

1.16. Escort of mortal remains

In the event that You die during travel and there is no person to accompany Your mortal remains up to the place of burial, We will organise and pay for outbound and return travel on the part of a Companion by:

- scheduled airline (economy class),
- train and/or
- any other means of transport and/or connection that We consider appropriate in each case.

Where the means of transport is by air it is possible that Your Companion will have to travel on a flight that is distinct from that which is transporting the mortal remains.

Your family members are required to designate a person to travel from the country of Your Usual Place of Residence in order to accompany Your mortal remains on the return flight.

We shall also pay the Companion the lodging expenses of a hotel up **to the limit corresponding to the policy type purchased.**

The stay includes accommodation and subsistence.

In order that We may pay any expense, the presentation of the original invoices or copies thereof, along with proof of payment, is necessary requirement.



2. INCIDENTS DURING TRAVEL AND FLIGHTS

**What is covered by Your Policy**

For the incidents that may occur during Travel, We provide the following services and reimbursements, up to the limits shown in Your Policy, for the expenses derived from:

- 2.1. Telephone interpreter service Abroad.
- 2.2. Loss of keys to usual place of residence
- 2.3. Mandatory prolongation of travel
- 2.4. Return of the Insured Person in the event of the death of an Immediate Family Member.
- 2.5. Return of the Insured Person in the event of the hospitalisation of an Immediate Family Member
- 2.6. Missed visits

**What is not covered by Your Policy****Important information**

The exclusions relating to this provision are indicated below.

You are also required to consult the General Exclusions referring to all of the provisions of the Policy.

Unless expressly included in the corresponding cover, the damages, situations, expenses and consequences arising from the following are excluded from the insured provisions.

- Overbooking, other than where stipulated in the cover for "Travel delay due to overbooking in air transport".
- Indemnity for delays occurring to non-scheduled flights is excluded.
- Any event that is a consequence of Your not having checked in at the departure point where this is required.



2. INCIDENTS DURING TRAVEL AND FLIGHTS

Procedures in the event of Insured Loss

What You should do prior to and during a request for Assistance:

1. You are required to notify Us of the event within a maximum time frame of seven days as of the moment at which You become aware of this, otherwise We shall be entitled to reclaim the damages and losses arising as a result of the failure to notify Us.
2. You are required to notify Us of Your current or recent situation.
3. You are required to arrive at Your departure point with sufficient time in order to check in.

24-HOUR TRAVEL ASSISTANCE

 +34 91 514 99 60

Indicate Your Policy no., name and surname, current location and contact telephone.

Provide Us with information on Your situation and the type of assistance required.



CANCELLATION COSTS, DELAYS, LOSSES

 <https://ea.eclaims.europ-assistance.com>

Access the web page and register.

Once You have performed this, You will be able to create Your claim for indemnity or payment of expenses and track the progress thereof.



Documentation that You are required to provide us:

- Proof of the cancellation or delay issued by the airline.
- Justifying statement issued and stamped by a recognised third-party and indicating the cause of the event (for example: medical report issued by an intervening doctor or death certificate, fire service report, complaint filed, insurance company report...). We consider a "third party" to consist of any person other than You or an Immediate Family Member, Companion or employee of Yours. The justifying statement must feature the cause of cancellation or delay and necessarily include the date on which this occurs (for example: hospitalisation, death, Insured Loss...).
- Copy or photocopy of the invoice and/or receipts for the payment for Travel to the provider, in addition to a copy of the travel voucher issued by the said provider.
- Any other document that We require in order to process Your case.



Important note

When You receive Our indemnity, You authorise Us to submit claims to the airline on Your behalf.

These claims are submitted in order to recover the amount that We have paid You.

You also authorise Us to submit legal claims on Your behalf where necessary.

You authorise both Us and the companies to whom We delegate this function.



2. INCIDENTS DURING TRAVEL AND FLIGHTS

Content of cover



2.1. Telephone interpreter service Abroad

In the event that, during travel Abroad, You require any translation, We will provide You with a telephone translation service in the following languages:

- Spanish
- English
- French
- German

We will also provide You with the possibility of contacting interpreters. Any costs arising shall be borne by You.

2.2. Loss of keys to usual place of residence

In the event that, during travel, You lose the keys to Your usual place of residence, We shall pay the cost of a locksmith up **to the limit corresponding to the policy type purchased.**

In order for Us to pay these expenses, You are required to send Us the original invoice of the locksmith or copy thereof, along with the proof of payment and the complaint made to the police or corresponding authorities regarding the Theft or misplacement.

2.3. Mandatory prolongation of travel

In the event that, on terminating travel, You are required to remain at the destination due to:

- Natural disaster,
- meteorological phenomena,
- acts of terrorism,

We shall pay the expenses arising as a result of this situation **up to the limit corresponding to the option purchased.**

What expenses will We pay?

The expense of the prolongation of a stay at the point where You are located or in another place of similar characteristics.

In order for Us to pay these expenses, You are required to send Us the original invoices or copies thereof, along with the proof of payment and a statement substantiating the events.

2.4. Return of the Insured Person in the event of the death of an Immediate Family Member

In the event that, during travel, an Immediate Family Member of Yours dies in the country of Your Usual Place of Residence, We will organise and pay for early return travel for You to return to Your Usual Place of Residence.

How will We transfer you?

Travel will be by means of:

- scheduled airline (economy class),
- rail and/or
- any other means of transport and/or connection that We consider appropriate in each case.

When will We help you?

We will solely pay for Your transfer in the event that:

- Your scheduled return journey is not on the day following this request
- The journey is made during the seven days following the death.

We will organise travel according to Our own criteria and bearing in mind the availability of transport.

2.5. Return of the Insured Person in the event of the hospitalisation of an Immediate Family Member

In the event that, during Travel, an Immediate Family Member of Yours is unexpectedly hospitalised in the country of Your Usual Place of Residence, We will organise and pay for a flight to the place of hospitalisation by:

- scheduled airline (economy class),
- rail and/or
- any other means of transport and/or connection that We consider appropriate.

The hospitalisation must occur following the commencement of Travel on Your part. The motive of the hospitalisation must be an Accident or Serious Illness, the anticipated duration exceeding five days.

2.6. Missed visits

In the event that, during travel, You are unable to undertake the previously scheduled visits, We will pay **up to the limit corresponding to the policy type purchased.**

Under what circumstances will We make payments?

Where You are unable to undertake the scheduled visits due to:

- a Breakdown or delay with respect to the intended means of transport. In this case, We will solely pay the expenses that are not assumed by the transport company.
- the need for Our direct intervention as a result of other provisions of this insurance (except for reimbursement services).



3. BAGGAGE AND DOCUMENTS



What is covered by Your Policy

We will pay You up to the limits shown in Your Policy for the incidents that You may suffer during Travel with respect to Your Baggage and/or documentation.

- 3.1. Baggage search
- 3.2. Loss, damage and Theft of checked baggage
- 3.3. Damage and Theft of unchecked baggage
- 3.4. Baggage delay
- 3.5. Loss or Theft of travel documents.



What is not covered by Your Policy



Important information

The exclusions relating to this provision are indicated below.

You are also required to consult the [General Exclusions](#) referring to all cover under the Policy.

Unless expressly included in the corresponding cover, the damages, situations, expenses and consequences arising from the following are excluded from the insured provisions.

- Petty Theft or misplacement, money, jewellery, documents and the Theft of baggage or personal items kept in vehicles or tents.
- Any event that is a consequence of You not having checked in at the departure point where this is required.
- We will not indemnify separately the parts comprising an item or the accessories thereof.
- The reimbursement of the expense of the issue of a passport is excluded in the event of a failure to submit a justifying statement issued by the consulate of the country where the loss occurred.



3. BAGGAGE AND DOCUMENTS

Procedures in the event of Insured Loss

What You should do prior to and during a request for assistance:

1. You are required to complete the property irregularity report (PIR) of the airline in the arrival airport.
2. You are required to report the event to the competent authorities in the event that the incident occurs in another means of transport, hotel or accommodation and to obtain a justification statement of the complaint in writing.
3. You are required to make the report of the Theft or misplacement to the police or authorities in the place where this occurs at the earliest opportunity and to obtain a justification statement of the report in writing.

BAGGAGE, DELAYS, LOSSES



<https://ea.eclaims.europ-assistance.com>

Access the web page and register.

Once You have done this, You will be able to create Your claim for indemnity or the payment of expenses and track the status thereof.



BAGGAGE SEARCH, CARD CANCELLATION, DISPATCH OF ITEMS



+34 91 514 99 60

Indicate Your Policy no., name and surname, current location and contact telephone.

Provide Us with information on Your situation and the type of assistance required.



Documentation that You are required to provide us:

- In the event of Theft, a report relating to the Theft including a list of the items stolen and the value thereof.
- Claim to the transport company, including a list of the damaged, lost or stolen items and the value thereof.
- The boarding card with baggage sticker (in the case of checked baggage)
- Purchase invoices (originals or copies) and proof of payment thereof.
- Any other document that We require in order to process Your case.



Important note

When You receive Our indemnity, You authorise Us to submit claims to the airline on Your behalf.

These claims are submitted in order to recover the amount that We have paid You.

You also authorise Us to submit legal claims on Your behalf where necessary.

You authorise both Us and the companies to whom We delegate this function.



3. BAGGAGE AND DOCUMENTS

Content of cover



3.1. Baggage search

In the event that, during travel, the airline loses Your Baggage or there is a delay in delivery:

- We will assist You in handling the search and
- We will inform You of the manner in which a claim to the airline must be submitted.

3.2. Loss, damage and Theft of checked baggage.

We will indemnify You up to the limit corresponding to the Policy Type purchased.

For each item, We will discount 10% of the purchase price for each year of age.

We apply this reduction as a consequence of wear and tear.

In which cases will We indemnify you?

- Where the airline definitively loses Your checked baggage or it suffers serious damage.
- Where Your checked baggage or part thereof is stolen.

In order for Us to indemnify you, You are required to send us:

- A detailed list and valuations of the lost, damaged or stolen items. You are also required to indicate the date of purchase of the items.
- The checked baggage sticker
- The property irregularity report issued by the airline (P.I.R.)
- The document indicating the decision of the airline with respect to Your case (whether You have been indemnified or otherwise and the amount of indemnity)
- In the event of Theft, the report made to the police or corresponding authorities in the place where the Theft occurred.

We will solely indemnify the amounts that have not been paid by the airline.

We will not indemnify you for:

- **Petty Theft** or misplacement of the Baggage
- **unchecked baggage**
- **the integral parts or accessories of an item (for example, the lens cap of a camera),**
- **electronic and digital equipment,**
- **cash, jewellery,**
- **documents,**

3.3. Damage and Theft of unchecked baggage.

We will indemnify You up to the limit corresponding to the Policy Type purchased.

For each item, We will discount 10% of the purchase price for each year of age.

We apply this reduction as a consequence of wear and tear.

In which cases will We indemnify you?

Where, during Travel:

- Your Baggage is stolen
- Your Baggage suffers damage rendering it useless (non-cosmetic). This damage must be caused by Theft or reasons beyond Your control.

In order for Us to indemnify you, You are required to send us:

- a detailed list and valuations of the lost or stolen items. You are also required to indicate the date of purchase of the items,
- the report made to the police or the corresponding authorities in the place where this occurs
- the claim made to the public establishment where the event occurs,
- the document indicating the decision of the insurance company of the public establishment regarding Your case (whether You have been indemnified or otherwise and the amount of indemnity)

We will solely indemnify the amounts that have not been paid by a third party (for example, the insurance company of a hotel or a coach company).

We will not indemnify you for:

- **Petty Theft of the Baggage**
- **the Theft of the Baggage that is in a vehicle or in a tent**
- **cash, jewellery,**
- **documents,**
- **the integral parts or accessories of an item (for example, the lens cap of a camera),**

3.4. Baggage delay

In the event that the transport company delays the delivery of Your checked Baggage, We will pay up to the limit corresponding to the policy type purchased.



3. BAGGAGE AND DOCUMENTS

Content of cover



Under what circumstances will We make payments?

Where the delay exceeds 12 hours or one night.

What expenses will We pay?

The expenditure for the necessary purchase of clothing, food and essential items for personal hygiene.

In order for Us to pay these expenses, You are required to send us:

- the original invoices for the expenditure or copies thereof, along with proof of payment. The invoices or proofs of payment must feature a breakdown of the items.
- The checked baggage sticker
- The property irregularity report (P.I.R.)
- The justifying statement of the transport company indicating that Your Baggage has been delivered. This document must indicate the date and time at which the Baggage has been delivered.

In the event that the transport company declares Your Baggage to be definitively lost, We will deduct the amount paid from the indemnity for "Loss, damage and Theft of Baggage".

We do not pay these expenses where the delay or the purchases are located in the province of Your Usual Place of Residence.

3.5. Loss or Theft of travel documents.

In the event that, during Travel, You lose Your travel documents or these are stolen, We will pay the costs necessary for the procurement of new documents in Your current location.

We will indemnify up to the limit corresponding to the Policy Type purchased.

Under what circumstances will We make payments?

Where the lost or stolen travel documents consist of:

- bank cards, bank or travellers' cheques
- passport or national identity card,
- visas

What expenses will We pay?

The administrative costs incurred in the management, procurement and replacement of the documents that are lost or stolen. The documents must be essential for the continuation of Travel.

In order for Us to pay this, You are required to send us:

- the proofs of payment of the expenditure.
- the report of the Theft or loss of the documents made to the police or corresponding authorities.

We will not pay for the nuisance caused by the loss or Theft of the travel documents, nor the inappropriate use of the documents on the part of third parties.



4. TRAVEL ASSISTANCE SERVICES

What is covered by Your Policy

We will provide the following services where necessary during Travel:

- 4.1. Information Service
- 4.2. Legal Information Service
- 4.3. 24-hour legal assistance service
- 4.4. Advance of legal assistance expenses incurred abroad.
- 4.5. Communication expenses

What is not covered by Your Policy

Important information

You are required to consult the [General Exclusions](#) referring to all of the provisions and modules of the Policy.

Procedures in the event of Insured Loss

What You should do prior to and during a request for assistance:

You are required to follow Our indications and provide the information that We request.

24-HOUR TRAVEL ASSISTANCE

 +34 91 514 99 60

Indicate Your Policy no., name and surname, current location and contact telephone.

Provide Us with information on Your situation and the type of assistance required.

Documentation that You are required to provide us:

Any other document that We require in order to process Your case.





4. TRAVEL ASSISTANCE SERVICES

Content of cover

4.1. Information Service

We offer You an information service available 24 hours a day, 365 days per year.

What kind of information can We provide you?

- Tourist information,
- information regarding administrative procedures,
- medical information with respect to vaccinations and medical requirements for travel,
- information on travel conditions and local customs,
- information on means of transport, accommodation, restaurants, shopping centres, leisure centres and similar,
- information regarding the vehicle, such as workshops, petrol stations, insurance companies.

4.2 Legal information service.

We offer a legal information service during Travel.

What kind of information can We provide You?

- Information on lawyers and experts near to Your current location.
- Information on embassies and consulates.
- Telephone interpretation service in the main languages (Spanish, English, French, German).

Service timetable:

24 hours/day, 365 days a year.

4.3 24 hr. Legal assistance service

We offer a legal counselling service in the event that You find Yourself in an emergency.

How will we help you?

We will provide the service orally, by telephone. We will not draft reports or judgements.

In which cases will We help you?

- Where You are subject to a breathalyser test and exceed the stipulated limits;
- In the event that you suffer a traffic Accident;
- In the event that you suffer a Robbery or Theft;
- In the event that you are detained by the police.

Service timetable:

24 hours/day, 365 days a year.

4.4 Advance of legal assistance expenses abroad.

In the event that, during travel Abroad, You suffer a traffic accident and require legal assistance, We will provide an advance up **to the limit corresponding to the policy type purchased.**

What is the purpose of the advance?

In order to enable You to pay necessary solicitor and barrister fees

In any event, We will request some form of guarantee of repayment in order to provide the advance.

4.5. Communication expenses

We will pay You up to the limit corresponding to the **Policy type purchased** for the expenses that You incur in contacting Us where You require assistance. These expenses are related to telephone calls, faxes or similar procedures.

In order that We are able to pay these expenses, You are required to send Us the original invoices or copies thereof, along with the proof of payment. The detailed breakdown must be included in the invoices or proofs of payment.



5. CIVIL LIABILITY

What is covered by Your Policy

In the event that, during Travel, You are liable for causing damage to a third party, We will pay indemnity **up to the limit corresponding to the policy type purchased.**

¿What indemnity will We pay?

We will pay financial indemnity pursuant to Spanish law (articles 1902 to 1910 of the Civil Code) or equivalent foreign laws.

The indemnity, the payment of costs and legal expenses as well as judicial bonds are included.

This indemnity is that which You would be required to pay as liable for the involuntary bodily injury or material damage caused to persons, animals or property and goods.

We will not pay the damage caused to You, the Policyholder or the remaining Insured Persons in this Policy. We will likewise not pay indemnity to the following persons, the relationship of whom to any of the aforementioned consists of:

- Spouse or civil partner
- Ascendant or descendant relatives
- Any family member that lives within the same household
- Partners or employees.
- Any person with a relationship of dependency with the aforementioned.

What is not covered by Your Policy

Important information

The exclusions relating to this provision are indicated below.

You are also required to consult the [General Exclusions](#) referring to all cover under the Policy.

The following are excluded:

- **Any liability corresponding to You as a result of piloting motor vehicles, aircraft or vessels, or due to the use of firearms.**
- **Civil Liability for professional, trade union or political activities or activities related to associations**
- **Any liability for the performance of dangerous or high risk sports.**
- **Fines or penalties imposed by a Tribunal or Authority.**
- **Damage to objects that have been entrusted to You.**



5. CIVIL LIABILITY

 Procedures in the event of Insured Loss

What You should do prior to and during a request for assistance:

1. You are required, at the earliest possible opportunity, to inform Us in writing of any incident that may give rise to a claim.
2. You are required to send Us any document as soon as You receive it.

24-HOUR TRAVEL ASSISTANCE

+34 91 514 99 60

Indicate Your Policy no., name and surname, current location and contact telephone.

Provide Us with information on Your situation and the type of assistance required.

Documentation that You are required to provide us:

- Proof of payment of expenses
- Justifying statement proving the event (for example, third-party claim, police report, accident or injury report)
- Any other document that We require in order to process Your case.





6. ACCIDENT INSURANCE

What is covered by Your Policy

PROVISION INSURED BY EUROP ASSISTANCE IRISH BRANCH, with head office at Eden Quay, 4-8, 4th floor, Dublin 1, D01N5W8, Ireland, registered in the Irish Register of Companies, with number 907089

The Policyholder and/or the Insured Person are entitled to consult the General Terms and Conditions of this Collective Accident Insurance Policy, by writing to Europ Assistance S.A. Sucursal en España, calle Orense nº 4, 28020, Madrid.

ACCIDENTAL DEATH

- Up to the financial limit corresponding to the policy type purchased.

The Insurer guarantees payment of the established amount insured in the event that, as a consequence of a covered accident, the death of the Insured Person occurs, either immediately or due to the injuries suffered within a time period of one year as of the date of the insured loss.

In the case of legally incapacitated persons or persons of less than 14 years of age, the provision for death will refer exclusively to the justified burial expenses which, under no circumstances, may exceed the amount insured for this cover or a maximum amount of €3,000.

The amount of provisions paid for permanent disability as a consequence of the same accident is derived from the provisions to be paid for death due to the same accident.

PERMANENT DISABILITY

- Up to the financial limit corresponding to the Policy type subscribed.

The Insurer guarantees payment of the established insured amount in the event of the Permanent Total Disability of the Insured Person, rendering the aforementioned incapable of any profession or trade.

To this effect, the risk of Permanent Total Disability is solely be understood to have occurred following acknowledgement of this by means of a Resolution from the Competent Administrative Body of the Social Security or Final Judicial Verdict.

Limit to cover for permanent partial and/or total disability

In the event of an accident covered under the policy and which affects the coverage for partial and/or total permanent disability, the indemnity is reduced by the percentage disability suffered by the Insured Person prior to the date of the accident.

Accidents occurring as a direct consequence of the aforementioned pre-existing disabilities are in all circumstances be excluded.

Guideline for coverage for permanent partial and/or total disability

Complete paralysis	100%
Incurable mental illness	100%

What is not covered by Your Policy**i** Important information

The exclusions relating to this provision are indicated below.

You are also required to consult the General Exclusions referring to all cover under the Policy.

1. In general terms, the Insurer will not provide cover for the following accidents, injuries, illnesses or consequences thereof:

- Those occurring prior to the entry into force of the policy, even where these become apparent during the term thereof, nor those becoming apparent following the passage of 365 days as of the date of the insured loss.
- damages due to events or phenomena that are covered by the Insurance Compensation Consortium, pursuant to the legislation in force at that time.
- Accidents that occur in the performance of a professional activity, other than those of a commercial or artistic nature that do not require physical or intellectual effort.

2. Those insured losses that are a consequence of or are derived from the following are excluded:

- Those intentionally caused by the Insured Person or the Beneficiaries of the Policy. In the event of the existence of various beneficiaries, those who are not parties to the action will conserve their right to the entire amount of the capital insured.
- Reckless disregard, gross negligence and/or participation of the Insured Person in wagers, challenges, duels, disputes or criminal acts, other than where indicated in section d) of the section Consideration of Accident of Art. PRELIMINARY.
- Professional participation in any sport, as well as the performance, as an amateur, of: watersports at a distance of more than three kilometres from the shore or coast and diving at a depth exceeding 20m; airborne activities and parachuting; motorsport; motorcycling, speed competitions, rock climbing, high-altitude mountaineering and caving; horse riding and polo; boxing, wrestling and martial arts; ice skating and ice hockey and skiing; large game hunting outside of Spain; bullfighting and bull running; and whatever other sports the risk pertaining to which may be considered as similar to the aforementioned.
- The driving of motor vehicles where the Insured Person is not in possession of the corresponding statutory authorisation.
- Food or medical poisoning.



6. ACCIDENT INSURANCE

What is covered by Your Policy

Total blindness	100%
Total loss of one eye or the vision thereof	30%
Total loss of one eye or the vision thereof where the other eye or vision thereof has already been lost	70%

Guideline for coverage for permanent partial and/or total disability(Cont.)

Complete deafness	60%
Complete deafness in one ear	15%
Total deafness in one ear where hearing in the other ear has already been lost	30%
Complete amputation of the lower jaw or total loss of the jawbone	25%
Total loss or total impairment of:	
• Both arms, hands, legs or feet	100%
• One arm and one leg or one foot	100%
• One hand and one foot	100%
• One arm or the hand	60% (right) and 50% (left)
• Thumb	20% (right) and 16% (left)
• Index finger	16% (right) and 13% (left)
• One of the other fingers of the hand	8% (right) and 7% (left)
• Movement of the shoulder	25% (right) and 20% (left)
• Movement of the elbow	20% (right) and 15% (left)
• Movement of the wrist	20% (right) and 15% (left)
• Leg above the knee	50%
• Leg at the height of or below the knee, or of the entire foot	40%
• Hallux (big toe)	10%
• One of the other toes	5%
• Movement of the hip or knee	20%
• Movement of the ankle	20%
• Movement of the subastragalar joint	10%
• Movement of the cervical, thoracic or lumbar column, with or without neurological manifestation	33%
Shortening of the leg of not less than five centimetres	15%
Non-union fracture of the leg or foot	25%
Non-union fracture of the patella	20%

A right-handed person has been considered in the percentages of disability considered for right or left limbs. As a result, in the event that the Insured Person is left-handed, this being duly demonstrated, the aforementioned percentages are reversed.

The partial anatomic limitations and losses are indemnified proportionately with respect to the total loss of the affected limb or organ. The total functional incapacity of a limb or organ is considered to represent the total loss thereof.

What is not covered by Your Policy

- f. Injuries that are the consequence of surgical intervention or medical treatment where these are not motivated by an accident covered under the policy.
- g. Nuclear reactions or radiation and radioactive contamination, except for the consequences of treatments applied to the Insured Person as a result of an accident covered by the insurance.
- h. The rescue of persons in mountains, at sea, in rainforests or deserts. Sunstroke, frostbite and other consequences of the effects of climate that are not caused by a covered accident.
- i. Accidents suffered by the Insured Person. Whilst intoxicated, that is to say, where the blood alcohol level exceeds that set by regulations in force at the time of the accident, or where the Insured Person is under the influence of toxic drugs or narcotics.
- j. Bodily injuries derived from an accident covered by the policy which do not manifest themselves or are not verified within the 365 days following the date of the accident.
- k. injuries that arise as a consequence of an illness, cerebrovascular conditions, epilepsy, mental illness, stroke.
- l. myocardial infarction, other than where this is declared to be a workplace accident by the competent employment authority. In order to receive indemnity as a consequence of myocardial infarction, this must be the sole and immediate cause of death or disability.
- m. High myopia.
- n. In the event of the worsening of the consequences of an accident, due to a pre-existing illness or condition, or suddenly following the occurrence thereof though due to a cause that is independent of the same, the Insurer is solely be liable for the consequences that the accident would have had without the aggravating influence of the said illness or condition. In the event that it is not possible to determine the degree of impact of the pre-existing injuries or pathologies on the appearance of sequelae, it is understood that 50% are attributable to the accident.
- o. Accidents arising as a direct consequence of a pre-existing disability.

3. Under no circumstance are hernias of any nature, lumbago, upper or lower back pain of any nature, varicose veins or aneurysms be subject to cover, even where derived from a covered accident; this likewise applies to a cerebrovascular accident, other than where these are a direct consequence of an accident covered under the policy, as well as any algia, the cause of which may not be objectively identified by common diagnostic procedures.



6. ACCIDENT INSURANCE

What is covered by Your Policy

In the event of disabilities which are not envisaged in the guidelines, the amount of the provision is determined by analogy, proportional to the seriousness thereof and according to medical opinion issued by a Specialist in the evaluation of bodily injuries.

The degree of disability to be taken into account in the event that the same accident causes various anatomical or functional losses is calculated as the sum of the corresponding percentages for each loss, the said degree not exceeding one hundred per cent (100%).

In the event that the disability resulting from an accident is aggravated by any pre-existing functional defect, mutilation or limitation, the percentage indemnity amounts to the difference between that of the pre-existing disability and that which is attributable following the accident.

In the case of sudden Permanent Partial Disability to the Insured Person as a consequence of an accident covered by the policy, that causes residual injuries that require orthopaedic prostheses, the Insurer will pay the amount for the first prostheses prescribed to the Insured Person, up to an amount of €600.

Maximum indemnity per claim for Death due to accident and/or permanent disability

For each group policy, the maximum indemnity per claim is that indicated for the Option purchased regardless of the number of insured persons affected by the same insured loss. In the event that this limit is exceeded, the indemnity will be shared proportionately according to the capital insured for each affected person and the number of affected insured persons.

SCOPE OF COVER

The Insurer guarantees, up to the set amount and subject to the exclusions stipulated in the General Terms and Conditions, the payment of indemnity that may correspond in the event of death or permanent disability as a consequence of accidents occurring to the Insured Person during travel and stays away from the usual place of residence thereof.

- **Accident cover in public transport.** The amounts pertaining to a bodily injury covered by the policy, occurring whilst the Insured Person is travelling as a passenger in public transport, will be guaranteed up to the insured amount. Cover extends to accidents occurring whilst the Insured Person boards or disembarks from the means of transport, as well as those occurring in stations, airports or terminals used for the aforementioned means of transport.

CLAUSE RELATING TO COMPENSATION BY THE CONSORCIO DE COMPENSACIÓN DE SEGUROS FOR LOSSES TO PERSONS RESULTING FROM EXTRAORDINARY EVENTS

What is not covered by Your Policy

Non-insurable persons

1. Unless otherwise expressly agreed, the insurance is void by operation of law:

- a. For those persons suffering from blindness or severe myopia (exceeding 12 dioptries), total deafness, paralysis, epilepsy, mental illness, alcoholism and those persons who have suffered a cerebrovascular accident or an episode of 'delirium tremens'.

The Insurer is nevertheless entitled to accept by means of express agreement, cover for persons affected by any of the aforementioned injuries, chronic illnesses or physical or mental disabilities.

In the event that the illnesses or circumstances listed in the foregoing paragraph occur subsequent to the entry into force of the Policy, the Insured Person is required to immediately notify this to the Insurer. The latter, in the event of not accepting the continuity of the policy, will reimburse the part of the premium corresponding to the unused period of the annual term, as of the date of notification.

- b. For persons who, at the time of occurrence of the insured loss, are aged 70 years or older.

2. Unless otherwise agreed, upon the termination of each insurance term those persons who have reached the age of seventy years will not be considered as insured parties.

The Insurer, at its own discretion, is nevertheless entitled to accept the permanence of insured persons aged 70 or older under the terms permitted by the subscription regulations thereof. In this event, the premiums, cover and capital amounts may be subject to variation.

3. For those persons who, on the effective date of the policy, are temporarily disabled or for whom an application is being made for a declaration of permanent partial disability with respect to the usual profession or permanent total disability for all work or severe disability, to any organisation or body of the Social Security or, where applicable, to a body of the competent regional authority.



6. ACCIDENT INSURANCE



What is covered by Your Policy

Pursuant to the terms of the revised text of the Legal Statutes of the Insurance Compensation Consortium, approved by Legislative Royal Decree 7/2004, dated October 29, the policyholder in an insurance contract which necessarily includes a surcharge payable to the aforementioned public corporation is entitled to arrange cover for extraordinary risks with any insurance entity that meets the criteria set out in the legislation in force.

The Insurance Compensation Consortium will pay indemnity for losses caused by extraordinary events occurring in Spain or abroad, where the usual place of residence policyholder is Spain and when, having paid the corresponding surcharges to the aforementioned Insurance Compensation Consortium, one of the following situations arises:

- a. Where the extraordinary risk covered by the Insurance Compensation Consortium is not within the scope of the insurance policy entered into with the insurance company.
- b. Where, although the extraordinary risk is covered by the said insurance policy, the duties of the insurance company cannot be fulfilled due to a declaration of the legal insolvency thereof or where the said insurance company is subject to liquidation by a receiver or the duties thereof are assumed by the Insurance Compensation Consortium

Intervention on the part of the Insurance Compensation Consortium conforms to the provisions of the aforementioned Legal Statute, Act 50/1980, dated October 8, the Regulations governing the insurance of extraordinary risks as approved by Royal Decree 300/2004, dated February 20, as well as provisions complementary thereto.

Summary of regulations

1. Extraordinary events covered

- a. The following natural phenomena: earthquakes and tidal waves, extraordinary floods (including wave wash), volcanic eruptions, atypical cyclonic storms (including extraordinary winds with gusts exceeding 120 km/hour and tornadoes), the fall of astral bodies and aerolites.
- b. Violent events as a consequence of terrorism, rebellion, insurrection, riot and civil uprising.
- c. Circumstances or actions by the armed forces or by security forces or organizations in peacetime.

Atmospheric and seismic phenomena, volcanic eruptions and the fall of objects from space will, at the request of the Insurance Compensation Consortium, be certified by means of reports issued by the National Meteorological Agency (Agencia Estatal de Meteorología - AEMET), the National Geographical Institute (Instituto Geográfico Nacional) and other public bodies competent in these matters. In cases where events are of a political or social nature, as well as in the case of damages caused by events or actions on the part of the Armed Forces or the forces of law and order in peacetime, the



6. ACCIDENT INSURANCE



What is covered by Your Policy

Insurance Compensation Consortium is entitled to collect from the competent jurisdictional and administrative bodies information regarding the events.

2. Risks excluded

- a. Those which are not eligible for indemnity under the Insurance Contract Act.
- b. Those affecting persons insured under an insurance contract other than those that include the compulsory surcharge payable to the Insurance Compensation Consortium.
- c. Those caused by armed conflict, even where not preceded by an official declaration of war.
- d. Those derived from nuclear energy, without prejudice to the provisions of Act 12/2011, dated May 27, concerning civil liability due to nuclear damage or caused by radioactive materials.
- e. Those due to natural phenomena other than those specified in the foregoing section 1.a) and, in particular, those produced by rises in the water table, earth movement, landslides, settling, rockfall and similar phenomena, other than where clearly caused by the effect of rainfall that, in turn, would have caused in the area extraordinary flooding and which occur simultaneous to the said flooding.
- f. Those damages or losses caused by disturbances occurring in the course of meetings and demonstrations held in accordance with the provisions of Organic Law 9/1983, dated July 15, governing the right of assembly, as well as damages occurring during the course of legal strikes, except where the said disturbances can be classified as extraordinary events as stipulated in the foregoing section 1.b).
- g. Those arising as a result of bad faith on the part of the insured person.
- h. Those corresponding to insured losses occurring prior to the payment of the first premium or where, in accordance with the provisions of the Insurance Contract Act, coverage by the Insurance Compensation Consortium is suspended or where insurance coverage is terminated as a consequence of non-payment of premiums
- i. Insured losses that, due to their magnitude and seriousness, are classified by the national government as «national catastrophes or disasters».

3. Extension of Coverage

1. Coverage of extraordinary risks is applicable to the same parties and the same insured amounts as those stipulated in insurance policies for coverage of ordinary risks.
2. In life assurance policies that, in accordance with the provisions in the contract and pur-



6. ACCIDENT INSURANCE



What is covered by Your Policy

suant to regulations governing private insurance, give rise to mathematical provision, cover on the part of the Insurance Compensation Consortium shall refer to the risk capital for each insured person, in other words, to the difference between the amount insured and the mathematical provision that must have been established by the issuing insurer. The amount corresponding to the mathematical provision shall be paid by the aforementioned insurer.

Notification of damages to the Insurance Compensation Consortium

Where coverage corresponds to the Insurance Compensation Consortium, applications for indemnity for damages will be made by means of notification of the said body undertaken by the policyholder, insured person or beneficiary of the policy, or by whosoever acts for and on behalf of the foregoing, or by the insurer or insurance broker or intermediary under whose intervention the insurance is managed.

1. The notification of damages and procurement of any information relating to the procedure and the procedural status of claims may be made:
 - By telephoning the Insurance Compensation Consortium Call Centre (952 367 042 or 902 222 665).
 - Through the website of the Insurance Compensation Consortium (www.conorseguros.es).
2. Valuation of damages: The valuation of damages that may be susceptible to indemnity pursuant to insurance legislation and the content of the insurance policy shall be undertaken by the Insurance Compensation Consortium, this entity being free of any valuations carried out by the insurer covering ordinary risks.

Payment of indemnity: The Insurance Compensation Consortium will pay the indemnity to the beneficiary of the insurance by means of bank transfer.



6. ACCIDENT INSURANCE

Procedures in the event of Insured Loss

What You should do prior to and during a request for assistance:

You are required to contact Us and follow Our instructions. We will indicate to You the documentation that We need in order to process Your case.

24-HOUR TRAVEL ASSISTANCE

 +34 91 514 99 60

Indicate Your Policy no., name and surname, current location and contact telephone.

Provide Us with information on Your situation and the type of assistance required.



**Important note**

You will not be covered under this Policy in the event that You travel to a country, region or area for which the government of Your country of residence has issued a recommendation not to travel or solely to travel where essential.

Unless expressly included in the corresponding cover, the damages, situations, expenses and consequences arising from the following are excluded from the insured provisions.

1. Events occurring prior to the entry into force of the Policy.
2. Fraudulent Acts on the Part of the Insured Person, Policyholder and/or beneficiaries of the Policy.
3. Pre-existing or chronic illnesses, injuries or conditions suffered by You prior to the purchase of the Policy and which manifest:
 - prior to the commencement of Travel and require cancellation as a result (where the Cancellation module has been purchased) or
 - during the course of Travel and which require medical assistance as a result thereof.
4. Mental illness, preventative medical check-ups, heat treatment, cosmetic surgery and those cases in which the purpose of Travel is medical treatment or surgical intervention, alternative and complementary medical treatments (homoeopathy, etc.), the expenditure derived from physiotherapy and/or rehabilitation as well as related items.
5. Suicide, attempted suicide or self-harm on Your part.
6. Epidemics; pandemics; infectious diseases that appear suddenly and spread rapidly through the population. Quarantine periods derived from any of the aforementioned causes are likewise excluded.
7. Illnesses caused by atmospheric pollution and/or contamination.
8. Illnesses and accidents derived from the consumption of alcoholic beverages, narcotics, drugs or medication, other than that which has been prescribed by a doctor.
9. The diagnosis, follow-up and treatment of pregnancy, the voluntary interruption thereof and the birth process are also excluded, unless involving a situation where emergency care is required and always prior to the 26th week of gestation.
10. The medical transfer of the sick or injured when the condition is caused by disorders or injuries which may be treated "in situ".

11. Voluntary refusal, delay or anticipation on Your part of the medical transfer proposed by Us and agreed with Our medical service.
12. The cost of spectacles and contact lenses, as well as the acquisition, implantation-substitution, removal and/or repair of prostheses (prostheses being understood as any element that substitutes or reinstates the functionality of an organ or part of the body), anatomical parts, osteosynthetic material and orthopaedic material, the cost of which exceeds 100 Euro.
13. Endodontic work, cosmetic reconstructions of previous work, dentures, veneers and dental implants.
14. The reimbursement of medical, surgical and pharmaceutical expenses is specifically excluded where the value of this is less than 50 Euro.
15. Mountain, cave, sea or desert rescue.
16. Acts of reckless disregard or gross negligence; the expenses arising from criminal acts and Your participation in wagers, challenges or disputes, other than in cases of legitimate self-defence and/or when Your life is at risk.
17. The consequences derived from driving vehicles over non-standard roads or roads that are inappropriate for traffic.
18. Your participation as a professional in any sporting activity.
19. The consequences derived from participation in winter sports, other than in the event of the purchase of the Sports module and solely for the winter activities included therein.
20. The performance of any sporting activity and/or adventure activity, either professionally or in receipt of remuneration (including training). These activities are also excluded in the event that the Insured Person participates in official or federated competitions.

The amateur performance of the following is also excluded:

- Driving of motor vehicles in races or rallies
- Boxing, weightlifting, wrestling (all classes), martial arts
- Mountaineering of any type, access to glaciers, caving, rafting, bungee jumping, hydro speed, gorge walking
- Watersports, subaquatic sports and diving
- Hunting
- Horse riding
- Airborne sports in general. (such as parachuting, hang gliding, ballooning,

free flight, unpowered flight or similar)

- Bullfighting and any participation in shows involving bulls;

In general, and unless the Sports module is purchased and the activity included therein, the practice of any sport or recreational activity that is clearly dangerous or high risk is excluded

21. Petty Theft or misplacement, money, jewellery, documents, and the Theft of baggage or personal items kept in vehicles or tents.
22. We will not indemnify separately the parts comprising an item or the accessories thereof
23. The damages occasioned by the loss or Theft of the aforementioned valuables or their inappropriate use by a third party are not be indemnified.
24. The reimbursement of the expense of the issue of a passport is excluded in the event of a failure to submit a justifying statement issued by the consulate of the country where the loss occurred.
25. Overbooking, other than where stipulated in the cover for "Travel delay due to overbooking in air transport".
26. Indemnity for delays occurring to non-scheduled flights is excluded.
27. Any event that is a consequence of Your not having checked in at the departure point where this is required.
28. Any cause that leads to the necessary cancellation of Travel that is not specifically stated as a covered cause in the corresponding article is expressly excluded.
29. Cancellation of Travel due to lack of a vaccine, inability to receive vaccination or follow the necessary medical treatment required for travel to certain countries.
30. The lack of or failure to present necessary travel documents, such as passport, visa (other than an unexpected failure of the grant of visas without justification), tickets or expired ID cards.
31. Any meteorological event that entails not undertaking the activities for which Travel is envisaged, excepting cover related to the official declaration of a disaster area.
32. Any cause that may not be demonstrated by means of documents that corroborate the motive for the cancellation of Travel, the course or activity.
33. Cancellation due to any Illness that is not serious in nature, other than those expressly covered.
34. Wars, demonstrations, insurrections, acts of Terrorism, Sabotage, and Strikes, whe-

ther officially declared or otherwise.

35. The transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles.
36. Telluric movements, flooding, volcanic eruptions and, in general, those elements that are caused by the release of the forces of nature. Whatever other phenomena of a catastrophic or extraordinary nature which, as a result of size and seriousness, are classified as catastrophic or disastrous.
37. Your wish not travel or in the event that You are not enjoying Travel.
38. Any person that does not feature as an Insured Person in the Policy.
39. Breach of the laws or regulations in force at the time of the insured loss.



Important Clarification

The purpose of this Policy is solely to cover the insured persons. Verify that all of the persons travelling have insurance that covers Their needs.

This includes those cases in which You have paid additional costs. For example, You have paid Your accommodation costs and those of another person who is not insured. In the event that We are required to pay these expenses, We will solely pay those corresponding to You.

The sole exception is where You suffer an accident or Illness during Travel and Our Medical Service Authorises Another Person to Remain with You.

PAYMENT OF THE POLICY

Payment of the premium

The Policyholder is obliged to pay the premium at the moment at which the policy is formalised.

Payment of the premium is also be valid in the event that it is made through an insurance broker or agent on behalf of the Policyholder.

In any event, where the premium has not been paid prior to the occurrence of the Insured Loss, We remain free of any liability on Our part.

NON-PAYMENT OF THE POLICY

Non-payment of the premium

In the event of the non-payment of the premium, the cover will not enter into force and We are entitled to:

- demand payment;
- cancel Your Policy with immediate effect;
- refuse the payment of any Claim of Yours that is pending;
- Send the details of Your Policy to Our collection agencies in order that they recover the money on Our behalf and register the pending debt.

CANCELLATION RIGHTS

Our right to cancel the Policy

We reserve the right to cancel Your Policy or Your adherence thereto under any of the following circumstances:

1. In the event that You make a fraudulent assistance, indemnity or reimbursement claim.
2. In the event that You are or have been implicated in illegal or criminal activities.
3. In the event that Your behaviour towards Our employees or service providers, or the language used with them, is considered threatening or offensive.
4. In the event that You do not pay the premium.
5. In the event that You intentionally act fraudulently.

The premium will not be reimbursed under any of the foregoing circumstances.

Right to cancel the Policy

The Policyholder is entitled to request the cancellation of the policy prior to the entry into force thereof.

Once the policy has entered into force, the cancellation thereof is solely be permitted in the event that:

- The insured term exceeds 30 days and
- Cancellation takes place during the first 14 days as of the date of commencement of the policy.

In the event that You request the cancellation of Your Policy as indicated, upon the acceptance of Your request the Policy will be cancelled on the date on which the said request was made.


In this case, You are entitled to the reimbursement of the premium or proportional part thereof corresponding to the unused premium.

We wish to offer You the best possible service. Nevertheless, in the event that You are not satisfied, We provide a Complaints Service, the Regulations of which may be consulted on the website. www.europ-assistance.es This complies with regulations concerning transparency and customer protection.

Policyholders, insured parties, beneficiaries, aggrieved third parties or assignees of any of the aforementioned may present complaints in the section "Customer Protection" of the website or in writing to the Complaints Service:

COMPLAINTS SERVICE

 reclamaciones@europ-assistance.es

 **EUROP ASSISTANCE**
Complaints Service
C/ Orense, 4 – Pl. 14 - 28020 MADRID



And if You remain unsatisfied?

In the event that You are unsatisfied with Our final response, You may direct this to the Complaints Service of the General Directorate of Insurance and Pension Funds (Dirección General de Seguros y Fondos de Pensiones).

The contact details are:

DIRECCIÓN GENERAL DE SEGUROS Y FONDO DE PENSIONES

 <https://www.dgsfp.mineco.es/reclamaciones/>

 **DIRECCIÓN GENERAL DE SEGUROS Y FONDO DE PENSIONES**
Paseo de la Castellana, 44
28046 MADRID



What do You need to provide when contacting us?

- Your name, full address, telephone number and e-mail address (where applicable)
- The number of Your Policy or case
- The reason for Your complaint.
- Copy of any pertinent documentation

How will We attend to Your complaint?

We undertake to

- Acknowledge receipt of Your complaint at the earliest opportunity;
- Carry out the necessary investigations;
- Resolve Your complaint within the legally stipulated time frame;
- Use the information contained in Your complaint in order to improve Our services.

Legislation and governing law

For the purposes of this Policy, You as the Insured Person and We as Insurer are governed by Spanish legislation and jurisdiction.

A judge having jurisdiction at Your Usual Place of Residence will acknowledge the entitlements pursuant to the Policy.

Governance

We, Europ Assistance, S.A., Sucursal en España, with registered address at C/ Orense, 4, Planta 14, 28020 Madrid, assume the contractually agreed risk; Europ Assistance is authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) with registered office at 4, Place de Budapest, CS, 75436 Paris Cedex 09, France and by the General Directorate of Insurance and Pension Funds (Directorate General for Insurance and Pension Funds) of the Spanish Economy Ministry with regard to market practices.



WHO IS THE DATA CONTROLLER?

Europ Assistance, S.A., Sucursal en España (hereinafter, the "Insurance")
Tax ID: W-2504100-E
Registered Office: Calle Orense, 4, 28020 Madrid.

WHAT IS THE PURPOSE OF THE PROCESSING OF YOUR PERSONAL DATA?

The processing will be mixed in nature (automated and non-automated processing) and undertaken for the following purposes:

- To carry out the performance and fulfilment of the contractual relationship arising from the policy.
- Performance of sales and marketing actions for other products and services of the Insurance Company.
- Creation of customer satisfaction surveys.
- Preparation, drafting and production of the documentation relating to the insurance.
- Performance of necessary evaluations following the occurrence of a claim or an event covered by the policy subscribed.
- Undertaking of any duty that is legally required or contractually agreed.
- Performance of actions aimed at preventing, detecting or pursuing fraud.

WHAT IS THE LEGITIMATE BASIS OF THE PROCESSING?

- Performance of the contract between the Insurance Policyholder, the insured parties and/or beneficiaries and the Insurance Company.
- Legitimate Interest.
- Legal Duty.

WHO ARE THE RECIPIENTS OF YOUR DATA?

- The companies belonging to the Insurance Company's Group, in order to manage the contractual relationship held with You.
- The bank of the Insurance Company and the companies of its Group, along with the bank of the data subject in order to effect the direct debit order in accordance with regulations in force.
- The entities that act as insurance brokers or distributors for the management of the insurance policies processed thereby.
- The service providers chosen by the Insurance Company, the intervention of whom is necessary for the management of the assistance covered under the policy.

- The Commission for the Prevention of Money Laundering and Monetary Offences (SEP-BLAC), in order to comply with legally established requirements.
- The General Directorate of Insurance and Pension Funds, in accordance with the legally established provisions.
- The tax authorities competent in this area, pursuant to compliance of strictly legal and fiscal purposes.
- The Public Authorities with regard to the competencies attributed thereto.
- In the case of insurance cover in the event of death, the General Register of Wills and Testaments, managed by the General Directorate for Registers and Notaries, pursuant to applicable regulations on these matters.

SALES AND MARKETING COMMUNICATIONS

Pursuant to the stipulations of article 21.2 of Act 34/2002, dated July 11, on information society and e-commerce services, it is notified that the Insurer is entitled to send to You information and advertising on products and services sold thereby and that are similar to those purchased. The interested party is entitled to object to the dispatch of electronic marketing messages at any time, by sending an e-mail indicating "COMMUNICATIONS OPT-OUT" in the subject line, to the following address: baja.cliente@europ-assistance.es

PROCESSING OF HEALTH DATA

The Insurer notifies You that, for the management of claims arising from the policy and coverage included therein, it is necessary that personal data relating to Your health be processed, whether this has been obtained by means of the health questionnaire or any other questionnaire that may in future be provided during the term of the contractual relationship or which the Insurer may obtain from third parties (whether originating from public or private health centres or other health professionals, both national and international, from examinations or additional medical check-ups that may be required by the Insurer or other public or private entities).

PROCESSING OF THIRD-PARTY DATA

In the event that data relating to third parties is provided, the contracting party in the policy is required to have obtained the prior authorisation thereof regarding the transfer of data to the Insurer for the purposes agreed herein.

HOW LONG WILL WE STORE YOUR DATA?

Other than where Your consent is given, We solely conserve Your data for such time as You remain a client and a relationship with You remains in place.

As of that moment, solely the minimum necessary data relating to the operations and transactions

performed in order to address any claim that is not proscribed will be conserved and duly restricted (in other words, available solely to the corresponding authorities and for the defence of the entity). In general terms, the applicable time frames are 10 years under the Prevention of Money Laundering Act, where applicable, and 5 years to address any claims under the insurance policies covering damages to persons.

The data will be definitively deleted once the said time periods have elapsed. In the event that You are not a client and have made a subscription request, We will conserve Your data solely whilst the offer that has been made remains valid or, where no time period is stipulated, in accordance with the legally stipulated time frame.

WHAT ARE YOUR RIGHTS?

You are entitled, at any time and free of charge, to exercise the following rights by means of written communication addressed to Europ Assistance S.A, Sucursal en España, C/. Orense, 4 28020 Madrid, indicating "Data Protection" in the reference and attaching a photocopy of Your national identity document:

- To revoke the consent granted for the processing and communication of Your personal data.
- To access Your personal data.
- To rectify imprecise or incomplete data.
- To request the deletion of Your data where, among other reasons, the data is no longer necessary for the purposes for which it was collected.
- To object to the processing of Your data.
- To request the transferability of Your data.
- To make a claim to the Spanish Data Protection Agency, at the following address: Calle de Jorge Juan, 6, 28001 Madrid, in the event that You consider that the entity Europ Assistance S.A, Sucursal en España has violated Your rights acknowledged in accordance with the data protection regulations.

In order to exercise this right, the interested party is entitled to contact the Data Protection Officer (DPO):

In order to contact PERSONAL DATA PROTECTION



delegadoprotdatos@europ-assistance.es



EUROP ASSISTANCE
FAO: Data Protection Officer
C/Orense, 4 - 28020 MADRID



PREMIUM INCLUSIVE

RISKS COVERED

AMOUNTS INSURED PER PERSON

1. MEDICAL ASSISTANCE

1.1. Medical expenses outside of the country of the <u>Usual Place of Residence</u>	€6,000
1.2. Medical expenses within the country of the <u>Usual Place of Residence</u>	€1,500
1.3. Dental expenses	€100
1.4. Transfer to hospital in the event of emergency	Included
1.5. Extension of hotel stay due to Illness or <u>Accident</u> (maximum 14 days)	€75/day
1.6. Medical information service	Included
1.7. Medical transfer of the sick and injured - Where not arranged by <u>Us</u>	Included €6,000
1.8. Return of insured <u>Companions</u> to the place of residence	Included
1.9. Accompaniment of minors and dependants	Included
1.10. Reincorporation into travel plan	Included
1.11. Extension of hotel stay of a <u>Companion</u> "in situ" (maximum 10 days)	€70/day
1.12. Relocation of <u>Companion</u> "in situ" (maximum 10 days)	€25/day
1.13. Relocation of a person to accompany the hospitalised <u>Insured Person</u>	Included
1.14. Lodging expenses for person to accompany the hospitalised <u>Insured Person</u> (maximum 10 days)	€70/day
1.15. Transfer of mortal remains - Where not arranged by <u>Us</u>	Included €6,000
1.16. Escort of mortal remains (maximum 10 days)	€50/day

2. INCIDENTS DURING TRAVEL AND FLIGHTS

2.1. Telephone interpreter service <u>Abroad</u>	Included
2.2. Loss of keys to usual place of residence	€100
2.3. Necessary extension of <u>Travel</u> (maximum 3 days)	€75/day
2.4. Return of the <u>Insured Person</u> in the event of the death of an <u>Immediate Family Member</u>	Included
2.5. Return of the <u>Insured Person</u> in the event of hospitalisation of an <u>Immediate family member</u>	Included
2.6. Missed visits (maximum €50/visit)	€100

3. BAGGAGE AND DOCUMENTS

3.1. <u>Baggage</u> search	Included
3.2. Loss, damage and <u>Theft</u> of checked <u>Baggage</u>	€500
3.3. Damage and <u>Theft</u> of unchecked <u>Baggage</u>	€300
3.4. <u>Baggage</u> delays	€100
3.5. Loss or <u>Theft</u> of travel documents	€100

4. TRAVEL ASSISTANCE SERVICES

4.1. Information service	Included
4.2. Legal information service	Included
4.3. 24-hour legal assistance service	Included
4.4. Advance of legal assistance expenses incurred abroad	€3,000
4.5. Communication expenses	€100

5. CIVIL LIABILITY

5.1. Private civil liability	€60,000
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6. ACCIDENT INSURANCE

6.1. <u>Accident</u> Insurance (death and permanent total disability)	
In public transport	€3,000
Maximum indemnity per Claim	€450,000





ASSISTANCE

COVID-19 is an illness which we take into account like any other. Consequently, our Assistance cover includes COVID-19 cover as an illness.

However, the consequences of a restriction of movement (Confinement, border closings, State of Emergency, generalized quarantine, etc...) as a result of COVID pandemic will be excluded.

The maximum amount of expenditure we pay in each case is that indicated in accordance with the provisions in question for the policy type purchased.

 What is covered by <u>Your Policy</u>:	 What is not covered by <u>Your Policy</u>:
<ul style="list-style-type: none"> • Medical / hospital assistance if <u>You</u> become ill with COVID-19 • Diagnostic test (PCR), to confirm infection by COVID-19, in the event that: <ul style="list-style-type: none"> • <u>You</u> display symptoms • <u>You</u> do not display symptoms; however, a test is required by the hospital or medical centre in order to carry out the treatment of another illness or an accident • Return relocation to <u>Your</u> place of residence in the event that <u>You</u> are unable to return by the means initially envisaged, because: <ul style="list-style-type: none"> • <u>You</u> have been ill with COVID-19 • <u>You</u> have been in Quarantine prescribed by a doctor as a result of suspected COVID-19 infection • <u>You</u> have lost <u>Your</u> return ticket due to a requirement to await the result of a PCR test (provided that <u>You</u> follow the requirements of the service provider with respect to PCR test times). • Transfer of mortal remains in the event that <u>You</u> die as a result of COVID-19, provided that no impediment exists in terms of legal or governmental restrictions or health measures. • Extension of stay in a hotel / accommodation in the event that <u>You</u> are ill, but do not require hospitalisation. The aforementioned hotel stay must be prescribed by a doctor. • Curtailment in the event that a member of <u>Your Immediate Family</u>: <ul style="list-style-type: none"> • Dies as a result of COVID-19 or • Is hospitalised due to COVID-19 	<ul style="list-style-type: none"> • Return travel to <u>Your Usual Place of Residence</u> where <u>You</u> are not ill, though are unable to return by the means initially envisaged as a result of a pandemic situation (closure of borders or airports, flight cancellations, etc.). • Extension of a hotel stay in the event that <u>You</u> are not ill, however the authorities have ordered a lockdown or restricted mobility. • Curtailment in the event that a member of <u>Your Immediate Family</u> is ill with COVID-19 and non-symptomatic or does not require hospitalisation. • The cost of a diagnostic test (PCR): <ul style="list-style-type: none"> • where <u>You</u> do not display any symptoms, • where this is not required in order to receive treatment for any other illness or an accident, or • the authorities of the country where <u>You</u> are located request this following quarantine due to COVID-19 or where <u>You</u> have recovered from the illness. • The resort / hotel where <u>You</u> are located is entirely put into Lockdown.



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assistance**
you live we care

EUROP ASSISTANCE S.A., Sucursal en España
Orense, 4. 28020 Madrid