

## **TRAVEL INSURANCE**

**STUDENT** 

**General Conditions** 



#### Information in one click

To directly consult the section you are interested in, you can click on the title.

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The object of this <u>Policy</u> is to guarantee assistance coverage in <u>Journey</u> for studies detailed therein as a result of a fortuitous event in the cases and conditions provided for in the <u>Policy</u>, provided that the following occur:

- · during the movements of theInsured,
- out of Your Address.
- · within the territorial scope covered, and
- within the contracted period.

The guarantees of the <u>Policy</u> will cease to have effect once the <u>Insured</u> has ended the <u>Journey</u> and has returned to <u>Your Address</u> (unless we expressly indicate in the warranty itself that it ends at another time).

#### Information in one click



To consult the section that  $\underline{You}$  If you are interested, you can go directly to  $\underline{Index}$  and click on the corresponding section.

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

#### Contracting modalities and optional modules

Assistance Insurance (Temporary Coverage)

<u>Student</u>

#### Additional optional hiring modules

TO.Pre-existing Conditions Guarantee

These General Conditions contain all the insurance policies and options we offer.

You can check the coverage for each modality and module by clicking on each name.

The maximum age for taking out this insurance is 65 years.

The optional contracting guarantees in addition to the Student Assistance Insurance cannot be contracted independently of the Assistance Insurance.

The insurance, contracted options and economic limits will appear in <u>Their</u> Specific Conditions, along with the coverage period and territorial scope.

Please read these carefully General Conditions along with Their Particular Conditions.

#### How to read the policy conditions

Coverages, exclusions and procedures in case of Sinister will be displayed as follows:



#### What covers your Policy



What yourPolicy does not cover

On the left side, we detail the coverage of each warranty or module.

On the right side we indicate what is excluded in each warranty or in each module.



#### **Procedures in case of Sinister**

After the coverages and exclusions we tell you how to contact us.Us in every situation.

#### Notes of attention

Throughout the conditioned <u>You</u> We will provide additional information, clarifications and suggestions in the following ways:



Information



Clarification



Warnin



We will indicate the information, clarification, suggestion, notice or advice that we wish to provide you.

#### Print

These General Terms and Conditions are designed to be read on screen. You can print them, but since it's a very long document, we recommend printing them in black and white and only the sections you need.



#### His policy

#### How to get the best out of His sure?

We want you to get the best out of His insurance. For that You we ask that:

- Read the General Conditions together with the Specific Conditions and make sure that the insurance covers those events that you thinkYou could occur.
- Make sure you understand the conditions and exclusions of Your Policy because if those conditions are not met, it may affect any application that Us do.

If you accesshttps://ea.eclaims.europ-assistance.com You can benefit from the Travel Protection Portal service, where you will find additional services and tools that are very beneficial for you. His peace of mind throughout Your Journey

#### Modification of the data contained in the Policy

He<u>Policyholder</u> You are required to notify us of any changes to the information contained therein. You must do so in writing as soon as possible. <u>Us</u> **We reserve the right to suspend the insured guarantees if you do not comply with this obligation.** 

In particular, you must inform us of changes related to:

- His home
- Destination of the trip
- Departure or return dates

Some of the changes may require that  $\underline{You}$  have to pay an additional premium before you can do them.

If you have any questions you can contactOur customer service:

#### **CUSTOMER SERVICE**



900 299 373 (from Spain) +34 91 514 37 99 (from abroad)



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 $\underline{atencion\_cliente@europ-assistance.es} \ (exclusive \ for \ policy \ consultation \ and \ contracting)$ 



#### **Important Clarification**

This insurance does not cover everything; it only covers the situations described in these General Conditions.

Some important facts that are not covered are:

- <u>Chronic diseases</u> and <u>pre-existing</u> (unless you have purchased the Pre-existing Conditions Guarantee module)
- Facts indicated in the sections General Conditions and General Exclusions
- Facts indicated in the section "What Your Policy does not cover" of each warranty or module.
- The franchises that we indicate in each section.
- Management fees for issuing or canceling services. These are the amounts charged by travel agencies for their work.
- Insurance premiums.
- Any other supplement not charged by the service providers.

If we don't state that something is covered, you should assume it isn't.

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#### **Important Information**

Some important conditions that apply to Your Policy are:

- The duration of the insurance, the territorial scope of coverage, and the type of policy purchased, along with its guarantees and exclusions; all of this will be indicated in Your Specific Conditions.
- Your Policy It is intended only for people residing in Spain.
- Only events that occur within the insurance period are covered.



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Make sure you have the numberYour Policy when contactingUs

#### **24-HOUR TRAVEL ASSISTANCE**



900 299 219 (from Spain) +1 9295474060(from the United States) + 34 91 514 99 60(from the rest of the world)

Please tell us the number of  $\underline{\text{Your Policy}}$ , name and surname, location and contact telephone number.

Please let us know your situation and the type of assistance you need.



#### **LUGGAGE, DELAYS**



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

Go to the website and register.

Once you have done that, you will be able to create<u>His</u> request compensation or payment of expenses and monitor its status.



#### **REQUEST FOR AUTHORIZED PAYMENTS**



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

Go to the website and register.

Once you have done that, you will be able to create<u>His</u> request for compensation or payment of authorized expenses and monitor its status.



PO Box 36316 - 28020 MADRID



#### **CLAIMS SERVICE**



reclamaciones@europ-assistance.es



EUROP ASSISTANCE Claims Service Paseo de la Castellana, 130 - 28046 Madrid



#### **PROTECTION OF PERSONAL DATA**



delegadoprotdatos@europ-assistance.es



**EUROP ASSISTANCE** 

Attn.: Data Protection Officer Paseo de la Castellana, 130 - 28046 MADRID





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#### Important conditions regarding Your Policy

- The duration of the insurance, the territorial scope of coverage, as well as the chosen modality and its guarantees and exclusions, will be those indicated in the Specific Conditions of Your Policy.
- His insurance is intended only for people residing in Spain.
- Only those who will be covered <u>Accidents</u> that take place within the period of validity of the insurance.

#### Entry into force and duration of the insurance

<u>Your Policy</u> will surely come into effect on the date we indicate**in the Particular Conditions provided that** you have accepted the terms and conditions and paid the <u>Premium</u>.

Once you have startedYour Journey, you can also take out insurance in the following cases:

- 1. If you are already insured with us and have not needed us to <u>You</u> Let us assist you to extend the duration of your insurance.
- 2. If you are already insured with us and have needed us to <u>You</u> We can provide assistance to extend the duration of your insurance. In this case, the new insurance is not valid for previous situations that would have required assistance.
- 3. If you are not insured with us.

In cases 2 and 3,<u>His</u> The insurance will take effect the day after the contract is signed, and we will also apply a 24-hour waiting period from the effective date.

#### Start of insurance coverage

Coverage will begin on the date indicated in the Particular Conditions of <u>Your Policy</u>, although that date is later than the beginning of Your Journey.

#### **Duration of insurance**

The duration of the insurance will be reflected in the Particular Conditions of Your Policy .

#### Kilometer allowance

You will be covered from 35 km awayYour Address.

YeahYour Address is located on an island and will be covered from 15 km away.

#### **Territorial Scope**

The guarantees assured by this <u>Policy</u> will be valid in the territorial scope indicated in Their Specific Conditions. This will be the scope for which <u>You</u> has contracted the insurance except for the established kilometer deductible or if we expressly indicate something different in the definition of the guarantee.

Although these are reflected in the contracted territorial scope, we do not guarantee that we can provide assistance in countries that are in a state of war, insurrection, or armed conflict of any kind or nature, even if not officially declared. In this case<u>You</u> We will pay those expenses covered and duly justified by means of a copy of the invoices and proof of payment. <u>Us</u> We reserve the right to request the originals if we deem it necessary.

This insurance provides its coverage in the countries or destinations indicated in Your Policy, except for the following countries and territories: Iran, Crimea, North Korea, Syria, Belarus, Russia and the areas of Donetsk, Lugansk, Kherson and Zaporizhia.

#### **Guaranteed limits**

The economic limits that appear in each of the guarantees of this <u>Policy</u> These are the total maximum amounts for the entire term specified in the Specific Conditions, unless expressly stated otherwise. The limits will be those corresponding to the contracted option.

#### Chronic or pre-existing illnesses

You will not be covered for chronic or pre-existing conditions unless you have purchased the optional "Pre-existing Condition Guarantee" module.

#### Sports and activities

 $Yeah\underline{You}\ practice\ sports\ or\ recreational\ activities\ during\underline{Your\ Journey}\ ,\ will\ be\ entitled\ to\ insurance\ quarantees\ provided\ that:$ 

- 1. Do it as an amateur, not as a professional; and without receiving compensation.
- 2. The reason for Your Journey not practicing sports or recreational activities
- 3. Do not practice the sport or activity as a professional competition.
- 4. The sport or activity is not dangerous or high risk
- 5. The sport or activity is not expressly excluded in the insurance

#### **Precautions**

You You should do everything possible to reduce the risk of any hedgingHis sure.

If you don't take appropriate precautions, we may deduct the amount from any claim for compensation or payment of expenses, or refuse payment.

#### Surrogacy

We are subrogated, up to the total cost of the services provided by Us, in the rights



and actions that <u>You</u> against any person responsible for the events and who have motivated Our intervention. When the guarantees made in accordance with this <u>Policy</u> If your claims are covered in whole or in part by another insurance company, by Social Security or by any other institution or person, we will be subrogated to your rights and actions against the aforementioned company or institution. For these purposes <u>You</u> is obliged to actively collaborate with <u>Us</u> providing any assistance or facilitating any documents that we may consider necessary.

In any case, we will have the right to use or request that you return to us the transport title (train ticket, plane ticket, etc.) that you have not used, when the return costs have been borne by Our post.

#### Prescription

The actions to which <u>You</u> The rights arising from the insurance contract expire two years after the insurance ends (five years for personal insurance, such as accident insurance coverage).

#### Communications

You must contact directly  $\underline{Us}$  for any questions related to  $\underline{Your\ Policy}$  You can find out how to do this in the section "How to contact us".

Communications that will also be valid will also be  $\underline{\sf Us}$  have a broker or insurance agent arrive on behalf of the Taker .

#### **Divergences**

If the content of the policy differs from the insurance proposal or the agreed clauses, the <u>Policyholder</u> You may file a claim with the insurance company within one month of the policy delivery date to correct the discrepancy. If no claim is filed after this period has elapsed, the policy provisions will apply.

#### International sanctions

We will not provide coverage, nor will we assume any Sinister, nor will we provide benefits or services described in the policy that Us may expose you to any sanctions, prohibitions or restrictions under resolutions issued by the United Nations or trade or economic sanctions, laws or regulations of the European Union or the United States of America.

For more details, please visit the pages:

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

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

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

#### Clause on American travelers

Yeah You If you are a citizen or resident of the United States and are traveling to Cuba, you will need to prove that His trip to Cuba was carried out in accordance with the laws of the United States, so that we can provide you with a service or make a payment.



#### **Important Information**

You will only benefit from the coverage of <u>Your Policy</u> if you have followed official travel advice issued by a government authority His country of origin.

These recommendations are in force on the start date of Your Journey.

The recommendations include "contraindications to travel or movement, unless essential."



#### **PREVIOUS INFORMATION**



In compliance with the provisions of article 96.1 of Law 20/2015, of July 14, on the regulation, supervision and solvency of insurance and reinsurance entities and in Royal Decree 1060/2015, of November 20, which approves its implementing regulations, it is expressly stated that the information contained in this clause has been communicated to the Policyholder prior to the conclusion of the contract.

- 1. That this insurance contract is entered into under the right of establishment regime with the Spanish branch of the French insurance company Europ Assistance, a French public limited company regulated by the French Insurance Code, with a share capital of 48,123,637 euros, registered under number 451 366 405 RCS Paris, and registered office at 2 rue Pillet-Will, 75009 Paris, France.
- That Europ Assistance SA, Branch in Spain is duly registered in the Administrative Registry of Insurance Entities of the General Directorate of Insurance and Pension Funds under code E0243 and has its registered office at Paseo de la Castellana, 130. 28046 Madrid.
- 3. That, without prejudice to the powers of the Directorate General for Insurance and Pension Funds (DGSFP), the Member State responsible for controlling the Insurance Company is France and, within that State, the Authority responsible for controlling it is the Autorité de Contrôle Prudentiel et de Résolution (ACPR), with registered office at 4, Place de Budapest, CS 92459, 75436 Paris Cedex 09, France.
- 4. This insurance contract is governed by the General, Specific, and Special Conditions, if any, in accordance with the provisions of Law 50/80 of October 8, on Insurance Contracts; the Law on the Regulation, Supervision, and Solvency of Insurance and Reinsurance Entities (Law 20/2015, of July 14) and its implementing regulations.

- 5. The liquidation of Europ Assistance SA, Branch in Spain, is not subject to Spanish law. The financial and solvency report is available on the insurance company's website.
- That, in case of complaint or claim, Europ Assistance SA, Branch in Spain makes available to the Insured a Claims Service whose Regulations can be consulted on the websitewww.europassistance.es.

Policyholders, insured parties, beneficiaries, injured third parties, or successors in title of any of the above may file complaints in the "Customer Protection" section of the website, or by writing to the Complaints Service:

#### Claims Service

#### Paseo de la Castellana, 130. 28046 Madrid.

This Service, which operates autonomously, will address and resolve written complaints directly addressed to it within a maximum of two months, thereby complying with Order ECO/734/2004 of March 11 and Law 44/2002 of November 22.

Once the Complaints Service has been exhausted, the claimant may file their complaint with the Complaints Service of the General Directorate of Insurance and Pension Funds, whose address is:

Paseo de la Castellana, 44.

28046 Madrid.

- 7. That the contract is subject to Spanish jurisdiction, with the competent judge being the one corresponding to the domicile of the Insured .
- 8. In cases where the insurance distribution is carried out directly by the Insurer, its employe<u>es</u> receive variable remuneration for said distribution.

europ assistance

All words and expressions defined below shall have the same meaning in the  $\underline{\text{Policy}}$ . Throughout the document they appear in capital letters.

The definitions appear in alphabetical order.

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-	U

ililitions appear in alphabetical	ions appear in alphabetical order.			
Accident(s)/ accidental	Bodily injury or property damage occurring during the validity of the Policy. It must be caused by a sudden, external, and unintentional cause on the part of the Insured. For the purposes of the "Accident Insurance" coverage, an accident will also be considered one that results in the death and/or total or partial disability of the Insured, in accordance with the terms set forth in the aforementioned guarantee.			
Companion	Any person other than the Insured registered under the same Travel contract. This person does not need to be insured unless specifically stated.			
Temporary Accommodation	A legally accredited establishment or private home that is professionally dedicated to providing accommodation to people in exchange for a fee, and where the Insured is temporarily housed during their Course.			
Insured, You, His, You	The natural person listed as the Insured in the Specific Conditions of the Policy. Their domicile must be in Spain. The Insured assumes the obligations arising from the Policy.			
Insurer, Us, Our) Us	Europ Assistance, SA, Branch in Spain, with registered office at Paseo de la Castellana, 130, 28046 Madrid, which assumes the contractually agreed risk. Europ Assistance is authorized and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), with registered office at 4, Place de Budapest, CS 92459 Paris Cedex 09, France, and by the Directorate General for Insurance and Pension Funds of the Ministry of Economic Affairs and Digital Transformation with regard to market conduct.			
Fault	Damage to a vehicle or means of transport. This damage must be caused by internal, normal, unforeseen, and unavoidable causes. This damage must immobilize it and prevent its use.			
Natural disaster	Flood, earthquake, tsunami, landslide, avalanche, hurricane, tornado, fire, volcanic activity, and/or any other phenomenon declared a catastrophe by the relevant authorities. They must have been caused by nature and not by man.			



		. 4
	Quarantine(s)	Temporary isolation of people to prevent the propayment for an infectious disease.
	Course	Paid training on a subject for a specific period of time.
D	Dangerous or high-risk sport/activity	Sport/Activity that presents a real or apparent danger to the physical integrity of the person practicing it, even a lifethreatening risk.
	Address of the Insured, Your Address	That of your residence in Spain, except in the case of policies contracted for inbound travel.
	Address in Spain	The temporary address declared by the Insured when taking out the insurance, located in Spain for the duration of the Course.
	Trip Duration	The maximum duration of the Trip will be that corresponding to the modality that the Policyholder has contracted.
AN	Chronic Illness	An illness that lasts three months or more and usually progresses slowly.
	Serious Illness(ies) / Serious Accident(s)	<ul> <li>We consider an illness or accident to be serious:</li> <li>that requires hospitalization for at least 24 hours (a stay in the emergency department is not considered hospitalization) and/or</li> <li>that causes severe lack of function of the upper and/or lower extremities according to the criteria of Our medical team.</li> <li>We also consider a diagnosis of cancer (or another illness) requiring active treatment on the travel date to be a Serious Illness. This diagnosis must be made after the policy is purchased. Common or minor illnesses (for example, flu, gastroenteritis, lower back pain, asthma, among others) will be considered a Serious Illness when they require hospitalization (as indicated above) and the treating physician advises against travel in the medical report.</li> </ul>

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	Pre-existing Illness	Illness, ailment, or injury that has been previously diagnosed or treated by a doctor, or that presents symptoms. It must have been contracted or started before purchasing the Policy if the Cancellation option has been purchased, or it must manifest itself during the trip and require medical assistance.
	Unforeseen Illness	Unforeseen change in a person's health status during the trip insured by the policy. This change must require medical assistance. A legally recognized doctor or dentist must diagnose and confirm the change in health. We treat COVID-19 like any other illness.
	Epidemic	Any sudden and large-scale manifestation of a disease that spreads rapidly and simultaneously affects many people in one or more geographical areas.
	Luggage	The suitcase(s), bag(s) and similar items, and the clothing and hygiene and personal items that the Insured needs during their Trip and that are found inside.
	Luggage / Equipment Sports	Articles used for the practice of a recognized sport (for example, rackets, balls, golf clubs).
	Foreign	The country different from Spain.
F	Immediate Family Member	Spouse or common-law partner duly registered in the corresponding Official Registry. Parents, parents-in-law, grandparents, grandparents-in-law, children, sons-in-law, daughters-in-law, grandchildren, grandchildren-in-law, siblings, and brothers-in-law.
	Force Majeure	An event not caused by human will. This event must be unforeseeable, or if it can be foreseen, it must be inevitable.

Н	Strike(s)	Collective work stoppage by workers to achieve something or exert pressure over certain situations.
	Theft	Theft of other people's personal property, without violence or intimidation against people or force against things.
L	Destination Place of the Journey	City, town or destination point of the Trip to take the insured Course.
M	Public Transportation	Public passenger transport operating a scheduled service. A scheduled service is defined as a service authorized by the competent authorities for public passenger transport, maritime-river transport, public road transport, rail transport, and air transport. Air transport on scheduled lines excludes air taxis, helicopters, and aircraft chartered by the State for the transport of military personnel on duty.
P	Pandemic	An epidemic disease that spreads across many countries or that affects almost all individuals in a locality or region.
	Policy	The contractual document containing the Insurance Conditions. It includes the General Conditions, Specific Conditions, Special Conditions (which customize the risk), and any supplements or appendices that may be issued to supplement or modify them.
	Premium	This is the price of the insurance. The premium receipt includes the price of the insurance, any surcharges, and any applicable taxes.



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	R	Receptive	Any type of trip to Spain where the Insured's domicile is located abroad. For the purposes of the coverage and limits of compensation described in each of these, the Insured's domicile is their habitual residence in their various countries of origin. Therefore, whenever the word "Spain" appears, it will be understood to be the Insured's country of origin.
		Heist	Theft of other people's personal property, with violence or intimidation against people or with force against things.
	S	Sabotage(s)	Damage or destruction intentionally caused to a service, facility, process, etc., as a form of struggle or protest against the person in charge.
		Accident(s)	A sudden, accidental, unforeseen event, unintentional on the part of the Insured, whose damages are insured under this Policy. We will consider a single Claim when multiple damages occur from the same cause.
	Т	Terrorism	The actual or threatened use of force or violence by any person or group of people. This person or group may act alone or in association with a political, religious, ideological, or similar organization. Their intent is to coerce a government or society at large.  An act of terrorism must be declared as such by the government of the place where it occurred.
		Policyholder	The natural or legal person who, together with the Insurer, signs this policy, and who is responsible for the obligations arising from it, except for those that by their nature must be fulfilled by the Insured.
	V	Journey	Travel outside the Insured's home, from departure to return, for the purpose of attending the Course for which this Policy has been purchased. All travel made by the Insured during the Course covered by this Policy is included.



#### To request Assistance / Compensation / Payment of expenses

#### **Our commitment:**

- An experienced member of <u>Our</u> team will attend<u>His</u> request and <u>You</u> will inform you of the next steps to follow;
- You will call back whenUs we have committed to it;
- You will keep you informed of the processHis application.

#### To present<u>His</u> application:

- In each warranty and module, we explain the steps to follow if you need assistance or request compensation or payment of expenses.
- Look in the warranty or module corresponding to what you need and make sure you have all the information or documentation that You let's order.
- Keep copies of all documentation and correspondence that <u>Us</u> send.
- You can see the contact information in the section"How to contact us"



#### **Important Notice**

For the presentation and processing of His application must have the number Your Policy .

The expenses arising from the supporting documents areHis post.

#### Information you should always provide us with:

AlwaysYou we are going to request:

- Number of policy , make sure you have it
- Name and surname
- · Contact telephone number
- Where you are located if you need assistance
- · What assistance do you need?



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#### **Important Information**

You You should do everything possible to reduce the risk of any hedging Your Policy.

If you don't take appropriate precautions, we may deduct the amount from any claim for compensation or payment of expenses, or refuse payment.

#### Information and conditions of His application

<u>Yo</u>ur request for assistance, compensation and/or payment of expenses implies your authorization for us to:

- Take charge of and act on Your behalf in the defense of any request covered by Your Policy;
- Carry out judicial proceedings in<u>His</u> name, but to<u>Our</u> charge, to recover any amount covered byHis sure thatYou we have paid;
- Obtain information about<u>His</u> medical condition (with<u>His</u> permission) to manage any request for medical assistance or related to the cancellation of<u>Your Journey</u> We will not provide personal information to third parties without having<u>His</u> advance approval.

#### We will not pay amounts greater than those indicated in the Specific Conditions.

In order for us to pay you any expenses it will be essential that <u>Us</u> present a copy of the invoices and proof of payment. Us We reserve the right to request the originals if we deem it necessary.



#### **Important Notice**

Our refunds comply with Spanish law, specifically those for cash payments and capital withdrawals from the country.

Thus, in the case where <u>You</u> If you have paid costs of contingencies covered by this insurance outside of Spain, we will only reimburse the amount equal to or greater than 10,000 euros or its equivalent in foreign currency if a bank receipt is provided for your cash withdrawal outside of Spain or if it has been declared in accordance with the provisions of Article 34 of Law 10/2010 on the prevention of money laundering.

#### Badge

We will always pay compensation, costs, or services in the currency in which the expense was incurred. For currencies for which the European Central Bank does not offer a currency exchange rate, we will pay in euros. The exchange rate will be the one available at any reputable banking institution that accepts this currency exchange rate.



## **TRAVEL INSURANCE**





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#### What it covers Your Policy



Which Your Policy does not cover

In case of illness or accident occurring unexpectedly during Your Journey, we will pay up to the limits indicated in Their Particular Conditions for expenses arising from:

- 1.1. Medical expenses outside the country of Address of the Insured
- 1.2. Dental expenses
- 1.3. Transfer to hospital in case of emergency
- 1.4. Extension of stay in the Temporary Accommodation by Disease either Accident
- 1.5. Telephone medical guidance
- 1.6. Medical transfer of sick and injured people
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- 1.22. Optical expenses by Accident



#### **Important Information**

This <u>Policy</u> It is an assistance insurance, not a private health insurance. Only emergency medical expenses are covered in case of <u>Accident</u> either <u>Disease</u> occurred during Your Journey .

The conditions and exclusions of the Policy.

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#### **Important Information**

Here we indicate the exclusions relating to this guarantee.

You should also consult the <u>General Exclusions which</u> refer to all warranties and modules of the Policy .

Unless expressly included in the corresponding coverage, the following are excluded from the insured guarantees: damages, situations, expenses and consequences arising from:

- Pre-existing or chronic illnesses, injuries, or conditions suffered by you before
  purchasing the Policy that manifest during the Trip and require medical
  assistance for this reason. This exclusion will not apply if you have purchased the
  Pre-existing Conditions module.
- Mental illnesses, preventive medical check-ups, thermal cures, cosmetic surgery and those cases in which the <u>lourney</u> is intended to receive medical treatment or surgical intervention, alternative medicine treatments (homeopathic, naturopathic, etc.), expenses derived from physiotherapy and/or rehabilitation treatments as well as those related to these.
- · His suicide, suicide attempt or self-harm.
- <u>Epidemics</u>; <u>Pandemics</u>; infectious diseases of sudden onset, large scale and rapid spread in the population. Also excluded are <u>Quarantines</u> derived from any of the causes described.
- Diseases caused by pollution and/or air contamination.
- Illnesses or accidents resulting from the consumption of alcoholic beverages, narcotics, drugs, or medications, unless the latter have been prescribed by a doctor.
- Diagnosis, monitoring, and treatment of pregnancy, voluntary termination of pregnancy, and childbirth, except in the case of urgent care and always before the 26th week of gestation.
- The medical transfer of sick or injured persons due to conditions or injuries that can be treated on-site.
- Voluntary waiver, delay or advance by <u>His</u> part to the medical transfer proposed by Us and agreed by Our medical service.



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#### WhichYour Policy does not cover



#### WhichYour Policy does not cover

- The costs of glasses and contact lenses, as well as the acquisition, implantation-replacement, removal and/or repair of prostheses (a prosthesis being understood as any element that replaces or restores the functionality of an organ or part of the body), anatomical parts, osteosynthesis material and orthopedic material with a cost greater than 100 euros.
- Root canals, aesthetic reconstructions of previous dental treatments, prosthetics, crowns, and dental implants.
- Specifically, reimbursement of medical, surgical, and pharmaceutical expenses amounting to less than 50 euros is excluded.
- Acts of reckless imprudence or gross negligence; expenses arising from criminal acts and <u>His</u> Participation in bets, challenges, or fights, except in cases of selfdefense and/or when at riskHis life.
- Consequences of driving vehicles on roads that are not ordinary or not suitable for traffic.
- The practice of any sporting and/or adventure activity, whether professional or for which remuneration is received (including training). These practices are also excluded when the Insured participate in official or federated competitions.

Also excluded as an amateur is the practice of any dangerous or high-risk sport or recreational activity, such as those listed below or similar:

- Driving motor vehicles in races or rallies
- Ductless motorboats
- Boxing, weightlifting, wrestling (in its various forms), martial arts
- Mountaineering of any kind, mountaineering, via ferrata, climbing, glacier access, caving, rafting, hydrospeed, canyoning, rappelling, psicobloc, whitewater canoeing, busbob hydrobob, ultratube
- Any sport performed at an altitude of more than 3,500 meters
- Sports Nautical, underwater, and scuba diving activities; canyoning, water skiing, underwater fishing, cave diving, surfing, kite surfing/fly surfing, body boarding, jet skiing, barefoot sailing

- Free ride, downhill biking, free ride mountain biking, ultra trails, duathlon, triathlon, roller skiing on mountain roads, half pipe
- Slackline, highline, rap jumping, bungee jumping, cliff jumping, coasteering, parkour
- Kitebuggy, parasailing
- Canicross
- Hunt
- Horse riding, polo, ice hockey
- Sports aerial activities in general (such as skydiving, paragliding, hang gliding, ballooning, hot air ballooning, free flight, gliding or similar)
- Bullfighting, capeas, bull runs and any participation in bullfighting events:

In general, any sport or recreational activity that is clearly dangerous or high risk is excluded.



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#### Procedures in case of Sinister

#### What you should do beforeHis request for Assistance and during the same:

- 1. You must notify us<u>His Illness</u> either<u>Accident</u> as soon as possible. In case of<u>Force</u>

  <u>Majeure</u> no<u>You</u> allows this communication to be made, it must be done as soon as the cause that prevents it ends.
- 2. You must report the incident to us within 7 days of becoming aware of it. If you fail to do so, we may claim for any damages resulting from your failure to inform us.

We will provide the necessary instructions to ensure that the requested service is provided.

#### 24-HOUR TRAVEL ASSISTANCE



900 299 219 (from Spain) +1 9295474060(from the United States) + 34 91 514 99 60(from the rest of the world)

Please tell us the number of  $\underline{\text{Your Policy}}$ , name and surname, location and contact telephone number.

Please let us know your situation and the type of assistance you need.



## i

#### **Important Information**

Yeah $\underline{\text{You}}$  acts contrary to the instructions we give you, the costs arising from such non-compliance will be $\underline{\text{His}}$  account.

If you do not accept Our decisions and/or do not wish to be repatriated in the manner We indicate, we will not be able to provide you with the coverage included in the guarantees:

- 1 Medical assistance.
- 6 Accident insurance.
- Pre-existing conditions module

We will have to reject applications related to these guarantees and coverages. The remaining coverages remain in effect for Your journey.

#### Documentation that you must provide us:

#### In all cases You You must provide us with:

- Medical report as complete as possible. It must have been issued at the place where the doctor needed it.
- If the medical report is co is written to man or/and the doctor has not issued it, the from the nurse, medad, andOureq medical specialist requests it, Youwill have to please send us:
  - copy of the prescription for the medicines that the doctor has prescribed you and
  - proof of payment for these medicines.
- Copy of the medical expense invoice and proof of payment.
- Any other document that Youwe request in order to manage Hiscase.

Us We reserve the right to request the original documents if we deem it necessary.





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# # 1

#### 1. MEDICAL ASSISTANCE

#### **Content of the coverage**



#### 1.1. Medical expenses outside the country of Address of the Insured

You must contactUs as soon as possible so we can arrange assistance.

 $\underline{\text{You}}$  We will offer, and whenever possible, we will carry  $\underline{\text{out}}\underline{\text{His}}$  telematically medical consultation with  $\underline{\text{Our}}$  medical team.

#### What medical expenses do we pay?

Yeah<u>You</u> becomes ill unexpectedly or has a<u>Accident</u> during<u>Your Journey</u> outside the country of Your Address, we will organize and pay for:

- the necessary medical expenses and diagnostic tests authorized by Our medical team
- hospitalization expenses
- medications prescribed by the doctor who<u>You</u> has attended. We will not pay the costs of those medications for treatments that continue after the end of the<u>Journey</u> or that become chronic.
- Ambulance costs ordered by a doctor for a local trip

In case you are You On board a cruise, we will only organize and/or pay His assistance and His transfer when on dry land.

#### How much do we pay?

Up to the limit corresponding to the modality contracted by each <u>Insured</u> and contracted period, during the validity of the insurance.

The economic limits indicated for the different territorial areas cannot be accumulated.

#### What if you are treated at a Social Security center?

Within the indicated limit, we will pay the portion of expenses not covered by Social Security for the items indicated above.

#### What happens if we don't intervene directly?

So that we can pay your expenses, You You must present us with:

- Copy of invoices and proof of payment. <u>Us</u> We reserve the right to request the originals
  if we deem it necessary.
- Complete medical report issued by the treating physician that includes symptoms, tests
  performed, diagnosis, and treatment. <u>Us</u> We reserve the right to request medical
  reports with background information if we deem it necessary.

#### 1.2. Dental expenses

Yeah<u>You</u> If you need dental care, in case of emergency we will pay the costs of a dentist and/or dentist.

We will payup to the limit corresponding to the contracted modality, within the limits indicated in "Expenses moctors outside the country s of Address of the Insured"

Excluded are: implant aesthetic instructions from previous treatments, prostheses, covers and reconstructions.

We will also pay, within that limit, the costs of fillings, root canals, and braces repairs.

#### When will we pay these expenses?

When, during Your Journey We have provided you with urgent dental care within this guarantee and the indicated expenses arise from this care.

If the present <u>Policy</u> would have been hired for <u>Receptive</u> of <u>Journey</u>, and as indicated in the Particular Conditions, the limits cited in the medical expenses guarantee will be applied in reverse.

#### 1.3. Transfer to hospital in case of emergency

If during Your Trip You gets sick or has a Accident that prevents you from getting to a medical center on your own, we will arrange and pay for the following:

- transfer you back and forth from the Temporary Accommodation to the nearest hospital or clinic and
- medical attention during transfer if necessary.

We will carry out this transfer according to Our medical criteria.

#### 1.4. Extension of stay in Temporary Accommodation due to Illness or Accident YeahYou

becomes ill unexpectedly or has aAccident duringYour Journey and:

- does not need to be hospitalized,
- · cannot continue Your Journey and,
- Our medical team recommends that you extend your stay

We will pay the costs of your stay in the <u>Temporary Accommodation</u> up to the limit corresponding to the contracted modality and for a maximum of 14 days. We will pay for these expenses when they were not originally planned for Your Trip.

The stay includes accommodation and meals.



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#### **Content of the coverage**



#### 1.5. Telephone medical guidance

#### Do you have any medical questions?

Call us if you have medical questions, such as how to understand test results or need information about medications.

 $\underline{\text{Our}}$  Doctors will answer your questions and  $\underline{\text{You}}$  They will advise, but will not be able to order treatments or make diagnoses.

#### **Service hours:**

From 9:00 a.m. to 7:00 p.m. every day (Spanish peninsular time).

#### 1.6. Medical transfer of sick and injured patients

#### When and where are we going to transfer him?

- Yeah<u>You</u> becomes ill unexpectedly or has a<u>Accident</u> and where he is located there are no adequate means to treat him,<u>You</u> We will transfer you to the nearest hospital that is equipped to treat you.
- Yeah<u>You</u> You have already been discharged from the hospital, but you are not in a condition to continue your trip or your scheduled trip has already ended, <u>You</u> we will move to <u>Your Address</u>.
- If you are going to be hospitalized for a long time, but are medically stable to travel according to  $\underline{\text{His}}$  attending physician,  $\underline{\text{You}}$  we will move to  $\underline{\text{His}}$  referral hospital near  $\underline{\text{Your}}$  Address .

Our medical team will always assess and authorize transfers based exclusively on medical criteria.

#### How are we going to move him?

Once you notify us, Our doctors will contact the doctors who You are trying.

We will assess the severity of <u>His</u> situation in order to authorize the transfer. We will only consider medical reasons for this, and we will always respect the current health measures.

We will carry out said transfer using the following means:

- Medical aircraft (only in Europe and countries bordering the Mediterranean)
- Train
- Medical helicopter
- Ambulance
- Regular airline

• Any other means that Our medical team considers most appropriate in each case.

Our The medical team will decide which is the most appropriate means.

Yeah<u>You</u> rejects the transfer at the time and under the conditions decided by<u>Our</u> doctors we will cancel all the s guarantees and expenses q that may arise from this decision.

If the transfer is not we nice<u>Us</u> uni only<u>You</u> We will pay the costs of said transfer organized by**up to the limitcorresponding to the m contracted modality.** 

#### 1.7. Return of insured companions to their home

We will pay for the trip of a person, insured or not, who has stayed with You or has delayed returning to accompany you during your illness, accident or death

Yeah<u>You</u> are traveling with other people who are also insured and cannot return home because:

• to You We had to move him for Unforeseen Illness either Serious or by Accident

eithe

· You have passed away

We will organize and pay for the travel of said insured Companions to the place where the Trip began or to the hospital where you are staying.

#### How are we going to transfer them?

We will carry out said transfer using the following means:

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

#### 1.8. Companion of minors or dependent persons

 $\underline{You}$  traveling with minors under 14 years of age or with dependents  $\underline{You}$  and cannot take care of them because  $\underline{You}$ :

- has had aAccident
- has become ill unexpectedly.



**18**/59

# #<del>+</del>

#### 1. MEDICAL ASSISTANCE

#### **Content of the coverage**



#### AsYou we help?

We offer the possibility of someone accompanying said minors or dependent persons to return to Your Address, if there is no other person with You who can take care of them.

You you can choose that:

- a. let's move the person who  $\underline{You}$  either  $\underline{His}$  family indicates us and resides in the same country as  $\underline{You}$ , either
- b. We remove a person we trust.

#### How do we do it?

We will arrange and pay for the companion's round-trip travel to:

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

#### 1.9. Forgotten medication

DuringYour Journey in itForeign You need a medicine that you forgot inHis home.

- 1. If you cannot buy it at the place you are in because you need a prescription, we will manage and pay for it. <u>His</u> Visit a doctor to get a prescription if he or she deems it necessary.
- 2. If you cannot buy another medicine with the same active ingredient where you are, you must arrange the purchase in the country of origin. Your Address and shipping.

You must comply with the rules and laws of the affected countries (health and customs authorities).

<u>We Him</u> We will pay the shipping costs. In order for us to pay you these costs, it is necessary that <u>You</u> Please send us a copy of the invoices and proof of payment. <u>Us</u> We reserve the right to request the originals if we deem it necessary. Details must be included on invoices or payment receipts.

#### 1.10. Rejoining the travel plan

<u>You</u> We will help you reintegrate into <u>Your Journey</u> scheduled if <u>You</u> has had to interrupt it for a <u>Unforeseen Illness</u> either <u>Serious</u> or by <u>Accident</u> covered by <u>His</u> sure.

#### When do we help you?

When  $\underline{\text{Our}}$  medical team determines that  $\underline{\text{You}}$  has recovered and can travel again and when the scheduled trip has not yet ended.

#### How do we do it?

We will arrange and pay for:

- train ticket,
- Regular airline ticket in economy class and/or
- any other m means of transport and /or connection that we consider appropriate in each case.

#### Who are we organizing it for?

For You and for a person who has stayed behind to accompany him.

#### Do we intervene in any other cases?

When we transfer you to your home or a nearby hospital.

In this case, if an in<u>sured Companion</u> has traveled with you, we will also <u>arrange</u> and pay for their transfer so they can return to the scheduled trip.

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

Yeah $\underline{You}$  is hospitalized for  $\underline{Your\ Journey}$  for one  $\underline{Unforeseen\ Illness}$  or by a  $\underline{Accident}$ , we will pay to a  $\underline{Companion}$  insured the expenses of staying in a hotel so that  $\underline{You}$  accompany during  $\underline{His}$  hospitalization.

Yeah<u>You</u> is a minor and is not hospitalized, but must stay in the accommodation or extend<u>His</u> stay there on medical prescription, we will pay these expenses to a person who stays accompanying you.

We will pay to Your Companion the costs of staying in a hotelup to the limit corresponding to the contracted modality.

The stay includes accommodation and meals.

We will pay these expenses as long as they were not originally foreseen in the Journey .

#### 1.12. Movement of Companion "in situ"

If <u>you are</u> hospitalized due to a Seriou<u>s Illness or Accident</u>, we will pay <u>for transportation costs</u> to aCompanion insured that is traveling withYou.

Transportation costs will be those necessary to travel daily from the hotel to the hospital where You is found.

We will payup to the limit corresponding to the contracted modality.

So that we can pay these expenses to <u>Your Companion</u> it is necessary that <u>Us</u> Please send a copy of the invoices and/or tickets and proof of payment. Us We reserve the right to request the



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#### **Content of the coverage**



originals if we consider it necessary.

#### 1.13. Transfer of a person to accompany the Insured hospitalized

Yeah<u>You</u> is hospitalized for more than five days and does not have a<u>Immediate Family Member</u> to<u>His</u> On the other hand, we will organize and pay for a person's travel from the country of<u>Your Address</u>

#### And if You are you a minor?

#### Situation A

He is hospitalized for more than two days and does not have a<u>Immediate Family Member</u> to<u>His</u> side. We will organize and pay for travel for two people from the country of Your Address.

#### Situation B

He is not hospitalized, but must stay in the accommodation or prolong<u>His</u> stay there on medical prescription and does not have a<u>Immediate Family Member</u> to<u>His</u> side. We will organize and pay for one person's travel from the country of<u>Your Address</u> so that<u>You</u> accompany you from the moment you<u>You</u> have to stay alone.

#### How are we going to move him?

The round trip of this person (or persons) will be made by:

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

#### 1.14. Expenses for the stay of a person accompanying the Insured hospitalized

Yeah<u>You</u> is hospitalized for more than five days and does not have a<u>Immediate Family Member</u> to<u>His</u> On the other hand, we will pay for the hotel stay of the person displaced from<u>Your Address</u> so that<u>You</u> accompany.

#### What if you are a minor?

#### Situation A

He is hospitalized for more than two days and does not have a<u>Immediate Family Member</u> to <u>His</u> side. We will organize and pay for the stay of two people from the country of <u>Your Address.</u>

#### Situation B

He is not hospitalized, but must stay in the accommodation or prolong<u>His</u> stay there on medical prescription and does not have aImmediate Family Member to His side. We will pay for the stay

in the hotel of the person who accompanies you from the moment that You have to stay alone.

We will pay for your hotel stay.up to the limit corresponding to the contracted modality.

The stay includes the alo fixation and maintenancention.

If we don't manage it N <u>us, it is necessary</u> or that your<u>Companion Us</u> send a copy of the invoices and proof of payment so we can pay you for these expenses. We res<u>erve</u> the right to request the originals if we deem it necessary.

#### 1.15. Expenses for stay in the clinic of the Companion

Yeah<u>You</u> is hospitalized for more than five days (or two days if<u>You</u> is a minor) and does not have a<u>Immediate</u> <u>Family Member</u> to<u>His</u> On the other hand, we will pay for the stay in the clinic of the person (or people) that we have moved from <u>Your Address</u> so that <u>You</u> accompany.

We will pay the expenses of stayup to the limit corresponding to the contracted modality.

The stay includes accommodation and meals.

If we don't manage it  $\underline{Us}$ , it is necessary that your  $\underline{Companion\ Us}$  Please send a copy of the invoices and proof of payment so we can pay you for these expenses.  $\underline{Us}$  We reserve the right to request the originals if we deem it necessary.

This guarantee cannot be added to any other guarantee for which we pay stay expenses. <u>Your Companion</u> (for example, "Expenses of accommodation for a person to accompany the hospitalized Insured" or "Extension of hotel stay for a Companion on-site").

#### 1.16. Hospitalization expenses of the Companion displaced

If the person we have sent to accompany you is hospitalized for a<u>Disease</u> Unforeseen or due to <u>an Accident</u>, we will <u>pay the cos</u>ts of this hospitalization**up to the limit corresponding to the contracted modality.** 

#### When will we pay these expenses?

- when  $\underline{You}$  travel outside Spain without the company of a  $\underline{Immediate\ Family\ Member}$  and need a companion because he has a  $\underline{Disease}$  or a  $\underline{Accident}$ , and
- ullet while the displaced person is accompanying him/her $\underline{\mathsf{You}}$  .

#### 1.17. Transfer of mortal remains

YeahYou dies for any reason duringYour Journey, we will transfer His mortal remains or



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# #<del>+</del>

#### 1. MEDICAL ASSISTANCE

#### **Content of the coverage**



ashes to His country of Home.

#### Where will we transfer His mortal remains?

To the place of burial or cremation within the municipal area of Your Address.

#### What expenses do we pay?

We will pay the costs of:

- Transfer of the remains
- Embalming
- Mandatory minimum coffin
- Administrative procedures related to the transfer

We will not pay for other related expenses, such as funeral and burial costs.

#### And in case of incineration?

In case of cremation at the place of death we will pay:

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

If for legal or organizational reasons the presence of a companion is required for the transfer of the urn to  $\underline{Your\ Address}$ , we will organize and pay for a person's travel from the country of Your Address.

This person's round trip will be made by:

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

If the transfer is refused at the time and under the conditions decided by <u>Us</u> We will void all warranties and expenses incurred as a result of this decision.

If the transfer cannot be carried out for reasons other than the organization itself, we will pay the custody costs during the first fifteen (15) days.

If we do not organize the transfer  $\underline{Us}$  only  $\underline{You}$  We will pay the costs of said transfer  $\underline{up}$  to the limit corresponding to the contracted modality.

#### 1.18.Companion of mortal remains

Yeah<u>You</u> dies during the<u>Journey</u> and there is no one to accompany<u>Their</u> remains during transport to the burial site, we will arrange and pay for the round trip of a companion in:

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

When the means of work is Transport the plane, it is possible that <u>His</u> companion has to travel different from the one you work isolate its remains orally.

Their relatives must give designate the person who travels from the country of his <u>domicile</u> to accompany His mortal remains on the return journey.

We will also pay the companion's hotel stay expenses.up to the limit corresponding to the contracted modality.

The stay includes accommodation and meals.

In order for us to pay these expenses it is necessary that the companion<u>Us</u> Please send a copy of the invoices and proof of payment.<u>Us</u> We reserve the right to request the originals if we deem it necessary.

#### 1.19. Funeral Service

Yeah<u>You</u> dies during<u>His</u> travel, we will pay your beneficiaries for funeral expenses. For example:

- Coffin
- Funeral conduction and accompaniment
- Religious services
- Cemetery services
- Funeral home
- Niche
- Burial or cremation
- Crowns
- Reminders
- · Obituary and other accessories
- · Any other related expenses.

We will payup to the limit corresponding to the contracted modality.

In order for us to pay these expenses, your heirs or beneficiaries must send us copies of the invoices and proof of payment. The invoices or proof of payment must include detailed expenses. Us We reserve the right to request the originals if we deem it necessary.



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### **Content of the coverage**



#### 1.20. Expenses arising from rehabilitation or physiotherapy treatment

We will pay the costs of rehabilitation or physiotherapy treatmentup to the limit corresponding to the contracted modality.

#### When will we pay these expenses?

When they are ordered by a doctor or traumatologist and are a consequence of an event covered by His sure.

#### 1.21. Face-to-face psychological consultation

Yeah You If you need in-person psychological assistance due to a medical indication, we will payup to the limit corresponding to the contracted modality.

#### When will we pay these expenses?

- YeahOur medical team authorizes the sessions and
- are<u>Us</u> those of us who designate the psychologist or those of us who authorize him<u>You</u> choose.

#### 1.22. Optical expenses by Accident

We will pay you the purchase or repair amount of glasses or contact lenses, both prescription, **We** will pay these expenses up to the limit corresponding to the contracted modality.

#### When will we pay these expenses? If

#### duringYour Journey:

- You has aAccident and the glasses break or become unusable.
- You has aAccident and loses one or both lenses (non-disposable lenses only).

So that we can pay you these expenses You You must present us with:

- part of the accident
- Photograph of the broken glasses or the contact lens that has not been lost (if only one is lost)
- A report from the optician certifying that the glasses cannot be repaired or that the cost of repairing them is higher than new ones (if they cannot be repaired)
- copy of the invoice and proof of payment (of purchase or repair). <u>Us</u> We reserve the right to request the originals if we deem it necessary.







#### What it covers Your Policy



Which Your Policy does not cover

For any incidents that may occur during Your Journey, You We will provide the following services and reimburse you up to the limits reflected in Your Policy, expenses arising from:

- 2.1. Telephone interpreter service in the Foreign .
- 2.2. Reimbursement of travel delay expenses
- 23. Loss of means of transport due to an accident in transit,
- 2.4. Missed flight connection
- 2.5. Travel delay due to overbooking on air transport
- 2.6. Return of the Insured in the event of the death of a Immediate Family Member
- 2.7. Return of the <u>Insured</u> in case of hospitalization of a <u>Immediate Family Member</u>
- 2.8. Early return by Sinister serious
- 2.9. Reinstatement of theInsured to its origin by medical transfer
- 2.10. Alternative transport due to loss of connections



#### **Important Information**

Here we indicate the exclusions relating to this guarantee.

You should also consult the <u>General Exclusions which</u> refer to all warranties and modules of the Policy.

Unless expressly included in the corresponding coverage, the following are excluded from the insured guarantees: damages, situations, expenses and consequences arising from:

- Overbooking, except for what we indicate in the coverage "Travel delay due to overbooking in air transport."
- Compensation for delays in non-scheduled flights is excluded.
- Any fact resulting from that <u>You</u> have not checked in at the point of departure when they should have done so.



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#### **Procedures in case of Sinister**

#### What you should do beforeHis request for assistance and during the same:

- 1. You must notify us of the incident as soon as possible and always within 7 days of becoming aware of it. If you fail to do so, we may claim damages resulting from your failure to inform us.
- 2. You must inform us of the situation in which you find yourself or have found yourself.
- 3. You must arrive at the departure point on time and have sufficient time to check in.

#### 24-HOUR TRAVEL ASSISTANCE



900 299 219 (from Spain) +1 9295474060(from the United States) + 34 91 514 99 60(from the rest of the world)

Please tell us the number of  $\underline{\text{Your Policy}}$ , name and surname, location and contact telephone number.

Please let us know your situation and the type of assistance you need.

#### **CANCELLATION FEES, DELAYS, LOSSES**



Go to INDEX

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

Go to the website and register.

Once you have done that, you will be able to create<u>His</u> request compensation or payment of expenses and monitor its status.



#### Documentation that you must provide us:

- Proof of cancellation or delay issued by the airline.
- Proof issued and stamped by a recognized third party indicating the cause of the
   event (for example: medical report issued by the attending physician or death
   certificate, fire department report, complaint filed, insurance company report, etc.).
   We consider any person other than the You, not one Immediate Family Member,
   Companion or your employee. The receipt must state the reason for the
   cancellation or delay and must include the date on which it occurred (for example:
   hospitalization, death, Sinister ...).
- Copy of the invoice and/or receipts for payment of Your Journey to the supplier, as well
  as a copy of the travel voucher issued by said supplier. <u>Us</u> We reserve the right to
  request the originals if we deem it necessary.
- Any document we request from you in order to manageHiscase.



#### **Important Notice**

When you receive Our compensation  $\underline{You\ Us}$  is authorizing you to file claims with the airline in  $\underline{His}$  name.

These claims are filed to recover money that <u>You</u> We have paid. Also <u>Us</u> authorizes the filing of lawsuits in His name if necessary.

 $\underline{You\ Us}$  authorizes both  $\underline{Us}$  as well as the companies to which we delegate this function.



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#### **Content of the coverage**



#### 2.1. Telephone interpreter service in the Foreign

If during Your Journey by the Foreign If you need any translation, we will put it to you His a telephone translation service is available in the following languages:

- Spanish
- English
- French
- German

We will also provide you with the possibility of contacting interpreters. If any charges are incurred, they will be at your expense. <u>His</u> post.

#### 2.2. Reimbursement of travel delay expenses

If the means of transport is delayed from the scheduled departure time, we will payup to the limit corresponding to the contracted modality.

#### What expenses will we pay?

Actual expenses for the necessary purchase of clothing, food, and essential hygiene items. You must make the purchase at the location where the delay occurred.

In order for us to pay you these expenses, it is necessary that:

- the delay time is greater than 6 hours,
- the delay is due to causes beyond the control of You,
- the causes are attributable to the transport company
- and Us send:
  - copy of invoices and proof of payment. <u>Us</u> We reserve the right to request the
    originals if we deem it necessary. Invoices or receipts must include the details, and
  - the original proof of delay issued by the transport company

We will only pay for delays involving scheduled flights. We will only pay for expenses not incurred by the carrier.

#### 2.3. Loss of means of transport due to an accident in transit

 $\label{eq:Yeah} \mbox{Yeah} \underline{\mbox{Yeah}} \mbox{You lose your means of transport, we will pay.} \mbox{up to the limit corresponding to the contracted modality.}$ 

It must be a means of public transport, collective, with a regular line and with fixed and published schedules that You had hired.

#### What expenses will we pay?

Actual expenses for essential purchases of clothing, food, and hygiene items. You must do your shopping at the location where you missed transportation.

#### In which cases will we pay?

When You He has not been able to reach the airport, port, train station or bus station from where his transport departed because he suffered an accident on the means of transport he was using to get there.

So that we can pay your expenses You Us you have to send:

- part of the accident if it is a private vehicle
- Proof from the public media outlet also indicating that they will not provide compensation.
- copy of expense invoices and proof of payment. <u>Us</u> We reserve the right to request the
  originals if we deem it necessary. Invoices or receipts must include the details of the
  items.

#### 2.4. Loss of flight connection.

Yeah<u>You</u> If you miss the connection between two scheduled flights, we will pay**up to the limit** corresponding to the contracted modality.

#### What expenses will we pay?

Actual expenses for the necessary purchase of clothing, food, and hygiene items, and any transportation costs you may have to pay.

You must make purchases/expenses in the place where the connection loss occurred.

In order for us to pay you these expenses, it is necessary that:

- the waiting time is longer than 6 hours,
- $\bullet$  the loss of connection is due to causes beyond the control of  $\underline{You}$  ,
- the causes are attributable to the transport company
- andUs send:
  - Copy of invoices and proof of payment. Invoices or receipts must include the details, and
  - copy of the original receipt issued by the transport company

<u>Us</u> We reserve the right to request the originals if we deem it necessary. **We will only pay for** missed connections on scheduled flights. We will only pay for expenses not covered by the carrier.



#### **Content of the coverage**



#### 2.5. Travel delay due to overbooking by air

If the means of transport is delayed from the scheduled departure time due to overbooking, we will payup to the limit corresponding to the contracted modality.

Overbooking occurs when the carrier sells more seats than available. **What expenses will** we pay?

Actual expenses for the necessary purchase of clothing, food, and essential hygiene items. You must make the purchase at the location where the delay occurred.

In order for us to pay these expenses it is necessary that:

- the delay time is greater than 6 hours.
- andUs send:
  - Copy of invoices and proof of payment. Invoices or receipts must include the details,
     and
  - the original proof of delay issued by the transport company

<u>Us</u> We reserve the right to request the originals if we deem it necessary. **We will** only pay for delays involving scheduled flights. We will only pay for expenses not incurred by the carrier.

The amount of these expenses will be equal to or less than the amount of the original ticket.

#### 2.6. Return of the Insured in the event of the death of a Immediate Family Member

If during <u>Your Journey</u> a <u>Immediate Family Member</u> His death occurred in the country of <u>Your Address</u> We will organize and pay for the trip so that <u>You</u> can return sooner to <u>Your Address</u>.

#### AsYou are we going to move? The

trip will take place in:

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

#### When do we help you?

We will only pay<u>His</u> transfer if:

- His The scheduled return trip is not the day after this request
- The trip takes place within 7 days of the death.

We will organize the trip according to Our criteria and taking into account the availability of transport.

#### 2.7. Return of the Insured in case of hospitalization of a Immediate Family Member

If during Your Journey a Immediate Family Member Yours is hospitalized unexpectedly and unscheduled in the country of Your Address, we will arrange and pay for a trip to the place of hospitalization in:

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

The hospitalization must have occurred after <u>You</u> has started the <u>Journey</u> The reason for hospitalization must be due to <u>Accident</u> either <u>Serious Illness</u> and must have an expected duration of more than 5 days.

#### 2.8. Early return by Sinister serious

If during Your Journey a occurs Sinister serious in Your Address either His professional premises, You We will pay for a round trip so that You can return to Your Address in:

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

In case of <u>Sinister</u> serious in <u>His</u> professional local we will pay for the trip only if your presence is essential and cannot be replaced by a third party.

#### What is a serious accident?

It is produced by a fire, aHeist, an explosion, a flood or by the forces of nature.

#### 2.9. Reinstatement of the Insured to his/her place of origin by medical transfer

We will manage the return to <u>your home when traveling</u> **You**we have tra<u>ns</u>ferred according to the "Medical transfer of sick and injured" guarantee.

#### When do we manage it?

- when our medical team determines that you have recovered and can travel again,
- when there are at least 30 days left until the endHis stay or
- when you have to take an essential exam to obtain His educational qualifications.



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# ZIP A

#### 2. INCIDENTS IN TRAVEL AND FLIGHTS

### **Content of the coverage**

#### How do we do it?

We will arrange and pay for:

- · train ticket,
- Regular airline ticket in economy class and/or
- any other means of transport and/or connection that we consider appropriate.

#### 2.10. Alternative transport due to loss of connections

Yeah<u>You</u> If you miss the connection with the contracted public transport, we will pay.**up to the limit corresponding to the contracted modality** 

#### What expenses will we pay?

- a. the costs of return transportation to the place of origin,
- b. transportation costs to the final destination or
- c. transportation costs to the next connection point

#### In which cases will we pay?

When the previous means of public transport is delayed or cancelled due to:

- · technical failure,
- Strike or social conflict,
- · adverse weather conditions,
- natural disasters,
- extraordinary natural phenomena,
- intervention by authorities or other persons by force

We will only pay for expenses not incurred by the transport company.







#### What it covers Your Policy



Which Your Policy does not cover

<u>You</u> We will pay up to the limits reflected in <u>Your Policy</u> due to the incidents that <u>You</u> may suffer during <u>Your Journey</u> in relation to <u>Your Luggage</u> and/or documentation.

- 3.1. Search and location of <u>Luggage</u>
- 3.2. Loss, damage and Heist of Luggage invoiced
- 3.3. Heist of Valuables
- 3.4. Delay ofLuggage
- 3.5. Loss or Heist of travel documents
- 3.6. Information on procedures to cancel cards
- 3.7. Shipping personal items
- 3.8 Refund of shipping costsLuggage to theAddress of the Insured



#### **Important Information**

Here we indicate the exclusions relating to this guarantee.

You should also consult the <u>General Exclusions which</u> refer to all warranties and modules of the Policy.

Unless expressly included in the corresponding coverage, the following are excluded from the insured guarantees: damages, situations, expenses and consequences arising from:

- He<u>Theft</u> or simple loss of objects, money, jewelry, documents and the <u>Heist</u> of luggage or personal belongings found in vehicles or tents.
- Any fact resulting from that You have not checked in at the point of departure when they should have done so.
- We will not independently compensate the parts that make up an item or its accessories.
- Reimbursement of passport issuance fees is excluded if proof issued by the consulate of the country where the loss occurred is not presented.



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#### **Procedures in case of Sinister**

#### What you should do beforeHis request for assistance and during the same:

- 1. You must complete the baggage incident report (PIR) with the airline at the arrival airport.
- 2. You must report the incident to the competent authority if the incident occurs in another means of transport, hotel or accommodation, and you must obtain written proof of the report.
- 3. You must report the <u>Heist</u> or the loss to the police or authority of the place where it occurred as soon as possible and you must obtain written proof of the complaint.

#### **LUGGAGE, DELAYS, LOSSES**



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

Go to the website and register.

Once you have done that, you will be able to create  $\underline{\text{His}}$  request compensation or payment of expenses and monitor its status.



#### LUGGAGE SEARCH, CARD CANCELLATION, OBJECT SHIPPING



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900 299 219 (from Spain) +1 9295474060(from the United States) + 34 91 514 99 60(from the rest of the world)

Please tell us the number of  $\underline{\text{Your Policy}}$ , name and surname, location and contact telephone number.

Please let us know your situation and the type of assistance you need.

#### Documentation that you must provide us:

- In case ofHeist<u>, com</u>plaint of theHe<u>istwh</u>ich includes a list of the stolen items and their valuation.
- Claim to the shipping company that includes a list of damaged, lost, or stolen items and their valuation.
- The billing card of theLuggage(if it is checked baggage)
- Copy of purchase invoices and proof of payment. <u>Us</u> We reserve the right to request the originals if we deem it necessary.
- Any other document that You we request in order to manage His case.





#### **Important Notice**

When you receive Our compensation you are <u>authorizing</u> Us to file claims with the airline on your behalf.

These claims are filed to recover money that <u>You</u> We have paid. Also <u>Us</u> authorizes the filing of lawsuits in His name if necessary.

 $\underline{You\ Us}$  authorizes both  $\underline{Us}$  as well as the companies to which we delegate this function.



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#### **Content of the coverage**



#### 3.1. Search and location of Luggage

If during Your Journey, the airline loses Your Luggage or delays its delivery:

- · You We will assist in search and location management, and
- You We will inform you on how to submit the claim to the airline.

#### 3.2. Loss, damage and Heist of Luggage invoiced

You we will compensate up to the limit corresponding to the contracted modality.

For each item, we'll deduct 10% of the purchase price for each year it's owned. We apply this reduction based on wear and tear.

#### In what cases will we compensate you?

- When the airline loses permanentlyYour Luggage billed or causes serious damage.
- WhenYou they stealYour Luggage or part thereof while it is billed.

In order for us to compensate you, you must send us:

- A detailed and valued list of lost, damaged, or stolen items. You must also indicate the purchase date.
- the billing label of theLuggage
- Proof of loss or damage issued by the airline (PIR)
- the document indicating the airline's decision on<u>His</u> case (if<u>You</u> have they compensated or not and how much<u>You</u> have been compensated)
- in case of <u>Heist</u>, the complaint made to the police or corresponding authorities in the place where it occurred.

We will only compensate for amounts not paid by the airline. We will not compensate

#### for:

- he<u>Theft</u> or simple loss of the<u>Luggage</u>
- heLuggage not billed,
- the component parts or accessories of an object (for example, the lens cap of a camera),
- electronic and digital equipment,
- · money, jewelry,
- · documents.

#### 3.3. Heist of Valuables

<u>You</u> We will compensate up to the limit corresponding to the contracted modality. **In** what cases will we compensate you? If during Your Journey Your Valuables:

- are stolen or
- are damaged because they try to steal them.

#### What are Valuables?

Jewelry, watches, precious metal objects, furs, paintings, art objects, silver and precious metal jewelry, unique objects, cameras and accessories for radio, sound or image recording or reproduction, as well as their accessories, computer equipment of all kinds, mobile phones, remote-controlled models and accessories.

So that we can compensate you You You must send us the report you filed with the police or the corresponding authorities in the location where the theft or attempted theft occurred. This report must include a list and approximate value of the stolen or damaged items.

#### We will not compensate for:

- Theft or simple loss
- Theft of objects in a vehicle or tent
- the integral parts or accessories of an object, independently (for example, a mobile phone charger)
- any damage that may be caused by theft or attempted theft, or because third parties make improper use of the stolen objects.

#### 3.4. Baggage Delay

If the carrier is late in delivering Your Checked Baggage to You, we will payup to the limit corresponding to the contracted modality.

#### In which cases will we pay?

When the delay is longer than 12 hours or a night passes in between. What

#### expenses will we pay?

Expenses for the necessary purchase of clothing and essential hygiene items. In order for us to pay these expenses, you must send us:

- Copy of expense invoices and proof of payment. Invoices or proof of payment must include the details of the items.
- the billing label of theLuggage



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#### **Content of the coverage**



- the proof of delay issued by the transport company (PIR)
- the proof from the transport company indicating that You have delivered Your Luggage This document must indicate the date and time it was delivered to you.

Us We reserve the right to request the originals if we deem it necessary.

If the transport company declares Your Luggage as definitely lost, we will subtract the amount paid from the amount You compensate us for "Loss, damage and Heist of Luggage".

We will not pay these expenses when the delay or purchases are in the province where you have Your Address .

#### 3.5. Loss or Heist of travel documents

If during Your Trip You If you lose your travel documents or they are stolen, we will pay for your expenses to obtain new documents wherever you are.

We will payup to the limit corresponding to the contracted modality. In

#### which cases will we pay?

When lost or stolen travel documents are:

- · bank cards, bank or traveler's checks.
- · passport or national identity card,
- visas

#### What expenses will we pay?

The administrative costs of managing, obtaining and replacing documents that you have lost or <u>You</u> have been robbed. The documents must be essential to be able to continue the Journey.

So we can pay youYou Us you have to send:

- proof of payment of expenses.
- the complaint of the <u>Heist</u> or the loss of documents made to the police or corresponding authorities.

We will not pay for any inconvenience that may occur due to the loss or <u>Heist</u> of travel documents, nor because third parties misuse them.

#### 3.6. Information on procedures for canceling cards

<u>You</u> We will inform you of the steps you need to take to cancel a bank or non-bank card if <u>You</u> loses it or it is stolen.

The card must have been issued by a third party in Spain.

#### 3.7. Shipping of personal items

We will arrange and pay for shipping of personal items needed for Your Journey when:

- have forgotten them inYour Address
- have forgotten them at the place of Your Journey
- have recovered after aHeist andYou has already returned toYour Address .

The personal items required for the trip are: contact lenses, prostheses, glasses, credit cards, driver's license, ID, and passport.

We will send them to the place where You is located (destination of Your Journey either Home (as the case may be).

We will pay for shipping of a package up to 10 kg.

#### 3.8. Refund of shipping costs<u>Luggage</u> to the<u>Address of the Insured</u>

<u>You</u> We will pay the shipping costs of <u>Your Luqqaqe</u> to <u>Your Address</u> **up to the limit corresponding to the contracted modality.** 

#### When will we pay these expenses?

Yeah<u>You</u> we have moved to <u>Your Address</u> according to the guarantee "Medical transfer of sick and injured" and You is unable to personally care for Your Luggage.

So that we can pay you these expenses <u>You</u> You must present us with a copy of the invoice and proof of payment. <u>Us</u> We reserve the right to request the original if we deem it necessary.

We will only pay for standard shipping costs (not for express, special, or similar services).





#### 4. TRAVEL ASSISTANCE SERVICES



#### What it coversYour Policy



WhichYour Policy does not cover

You We will provide the following services if needed during Your Journey:

- 4.1. Information Service
- 4.2. Administrative management and advance payment of hospital in the Foreign
- 4.3 Legal information service
- 4.4. Advance of the amount of the criminal bail required in the Foreign
- 4.5. Payment of legal assistance costs in theForeign
- 4.6. Reimbursement of administrative expenses for visa extension
- 4.7 Help service to return to Address of the Insured
- 4.8 Compensation to pay the Course
- 4.9. Communication expenses



#### **Important Information**

You should also consult the  $\underline{\text{General Exclusions}}$  which refer to all warranties and modules of the  $\underline{\text{Policy}}$  .



#### **Procedures in case of Sinister**

What you should do beforeHis request for assistance and during the same:

You must follow the instructions that You let us do and provide us with the information that You let us request.

#### **24-HOUR TRAVEL ASSISTANCE**



900 299 219 (from Spain) +1 9295474060(from the United States) + 34 91 514 99 60(from the rest of the world)

Please tell us the number of  $\underline{\text{Your Policy}}$  , name and surname, location and contact telephone number.

Please let us know your situation and the type of assistance you need.



#### Documentation that you must provide us:

- Copy of expense invoices and proof of payment. <u>Us</u> We reserve the right to request the originals if we deem it necessary.
- Any document that You we request in order to manage His case.





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#### 4. TRAVEL ASSISTANCE SERVICES

#### **Content of the coverage**



#### 4.1. Information Service

You We offer a 24-hour information service every day of the year. What kind of

#### information can we provide you?

- Tourist information,
- information on administrative formalities,
- medical information on vaccinations and medical requirements for travel,
- information on travel and local living conditions,
- information on means of transport, accommodation, restaurants, shopping centres, leisure centres and similar,
- Vehicle-related information such as workshops, gas stations, insurance companies.

#### 4.2. Administrative management and advance payment of hospital in the Foreign

If you have to enter a medical center during Your Journey, You We will help you manage the necessary administrative procedures.

If in addition You They request a payment guarantee and/or advance payment You we will advance up to the limit corresponding to the contracted modality Yeah You has no other means to do so.

In all cases  $\underline{You}$  We will request some type of guarantee or collateral to advance you the money.

#### 4.3. Legal Information Service

You We offer a legal information service during Your Journey . What

#### kind of informationYou can we facilitate?

- Information on lawyers and legal experts closest to the place where you are You is found.
- Information on embassies and consulates.
- Telephone medical interpreter service in the main languages (Spanish, English, French, German).

#### **Service hours:**

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24 hours a day, every day of the year.

#### 4.4. Advance of the amount of the criminal bail required in the Foreign

If during<u>Your Journey</u> by the<u>Foreign</u> need to pay a criminal bail,<u>You</u> we will advance**up to the limit corresponding to the contracted modality.** 

The reason for this bail has to be because  $\underline{You}$  has been imprisoned or prosecuted for a traffic accident in the  $\underline{Foreign}$ .

In all cases, we will ask you for some type of guarantee or collateral to advance you the money.

#### 4.5. Payment of legal assistance costs in the Foreign

If during Your Journey by the Foreign If you have a traffic accident and need legal assistance, we will pay up to the limit corresponding to the contracted modality.

#### What expenses will we pay?

The attorney and solicitor fees that You need.

Yeah<u>You</u> If you already have this guarantee in your vehicle insurance policy, we consider this payment as an advance. When<u>You</u> receive payment from the vehicle insurance company, you will have to return the amount to usYou we have made progress.

#### 4.6. Reimbursement of administrative expenses for visa extension

<u>You</u> We will pay the issuance costs and fees that you have to pay for the extension of <u>His</u> visa **up to the limit corresponding to the contracted modality**.

#### In which case You will we pay?

When you have suffered an event insured by this insurance that  $\underline{You}$  force to prolong  $\underline{His}$  stay and extend the validity of  $\underline{His}$  visa.

#### 4.7. Help service to return to the Address of the Insured

We offer you an information and advice service if  $\underline{You}$  has to return urgently and unexpectedly to  $\underline{You}$  has to  $\underline{You}$  has to  $\underline{You}$  has  $\underline{You}$  has

#### When do we help you?

If a dangerous situation occurs in the place where you are that puts you at risk  $\underline{\text{His}}$  physical integrity and

This dangerous situation is declared as such by:

- The authorities of the country where you are located or
- The Ministry of Foreign Affairs of Spain and
- Authorities recommend returning to Home



Go to TRAVEL INSURANCE 33/59

#### 4. TRAVEL ASSISTANCE SERVICES

### **Content of the coverage**



#### How can we help you?

- You We will inform you about how it can change His ticket or buy a new one
- We will do these procedures in<u>His</u> name yes<u>Us</u> asks for it. In this case,**We are subject to** availability; we cannot guarantee the exchange or purchase of a new ticket.
- We will inform you about other means of transportation and other routes for the trip

You You will have to pay all expenses incurred for changing the ticket or purchasing a new one.

#### 4.8. Compensation to pay the Course

<u>You</u> we will compensate**up to the limit corresponding to the contracted modality**so that you can pay the outstanding cost of theCourse and finish it.

#### In which caseYou will we compensate? In

order for us to pay you compensation:

- 1. You must be financially dependent on another person
- 2. That person must have died from aAccident
- 3. You must continue to do the Course
- 4. The Course cannot be subsidized by a scholarship or similar

We will only compensate for the portion that remains unpaid. If the <u>Course</u> is paid in full, this guarantee will not take place.

So that we can compensate youYou Us You must send proof of:

- having contracted the Course and that he continues to do so,
- · document indicating His economic dependence of the deceased,
- death certificate indicating the cause of death.

#### 4.9. Communication costs

<u>You</u> We will pay up to the limit corresponding to the contracted modality for the expenses that <u>You</u> Please contact us when you need assistance. These expenses are related to phone calls, faxes, or similar procedures.

So that we can pay you these expenses <u>You Us</u> You must send the original invoices or copies of them, along with proof of payment. The invoices or receipts must include the details.



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#### **5. CIVIL LIABILITY**



#### What it covers Your Policy



#### WhichYour Policy does not cover

If during Your Trip You is responsible for causing damage to a third party, we will pay compensation up to the limit corresponding to the contracted modality.

#### What compensation will we pay?

We will pay financial compensation in accordance with Spanish law (Articles 1902 to 1910 of the Civil Code) or equivalent foreign laws.

These include compensation, payment of court costs and expenses, and court bail.

These compensations are those that <u>You</u> have to pay as responsible for bodily or material damage caused unintentionally to people, animals or things.

We will not pay when damages  $are\underline{You}$  cause  $to\underline{You}$ , to the <u>Taker</u> or to the rest of the Insured of this <u>Policy</u>. Nor to the following persons whose relationship with any of them is:

- Spouse or common-law partner
- Ascendants or descendants
- Any family member who lives in the same home
- Partners or employees.
- Anyone who has any type of dependency on them.

## important Information

Here we indicate the exclusions relating to this guarantee.

You should also consult the  $\underline{\text{General Exclusions}}$  which refer to all warranties and modules of the Policy.

#### **Excluded:**

- Any responsibility that corresponds to <u>You</u> for driving motor vehicles, aircraft or watercraft, or for the use of firearms.
- Civil Liability for professional, union, political or associative activities.
- · Any liability for the practice of dangerous or high-risk sporting activities.
- Fines or sanctions imposed by a Court or Authority.
- Damage to objects entrusted to youYou .





#### **5. CIVIL LIABILITY**



Procedures in case of Sinister

#### What you should do before His request for assistance and during the same:

- 1. You must inform us in writing of any incident that could give rise to a claim as soon as possible. You possible.
- 2. You must send us any documents as soon as you receive them.

### 24-HOUR TRAVEL ASSISTANCE



900 299 219 (from Spain) +1 9295474060(from the United States) + 34 91 514 99 60(from the rest of the world)

Please tell us the number of  $\underline{\text{Your Policy}}$  , name and surname, location and contact telephone number.

Please let us know your situation and the type of assistance you need.



#### Documentation that you must provide us:

- Proof of payment of expenses. <u>You</u> We will request the original if we consider it necessary.
- Proof of the event (for example, a third-party claim, police report, accident report, or injury report)
- Any document that You we request in order to manage His case.









What it covers Your Policy



Which Your Policy does not cover

#### **DEATH BY ACCIDENT**

Up to the economic limit corresponding to the contracted modality.

The Insurer guarantees payment of the established insured sum when, as a result of an accident, the instant death of the insured occurs. Insured or this occurs, due to the evolution of the injuries suffered, within one year from the date of the accident.

For minors under 14 years of age or legally incapacitated, the death benefit covers only the actual funeral expenses, which in no case may exceed the sum insured for this coverage or a maximum of €3,000.

The amount of benefits paid for permanent disability as a result of the same accident is deducted from the benefits payable for death due to the same accident.

#### PERMANENT DISABILITY

Complete deafness

Up to the economic limit corresponding to the contracted modality.

The Insurer guarantees payment of the established insured sum when the Permanent Absolute Disability of the patient occurs. <u>Insured</u>, which completely disqualifies him from any profession or trade.

For these purposes, the risk of permanent absolute disability will only be understood to have occurred after recognition thereof by a resolution from the competent administrative body of Social Security or a final judicial resolution.

#### Limitation on coverage for permanent partial and/or absolute disability

In the event of an accident covered by the policy and affecting the partial and/or absolute permanent disability guarantee, the compensation will be reduced by the same percentage of disability suffered by the person. Insured prior to the date of the accident.

Accidents that occur as a direct consequence of such pre-existing disabilities are completely excluded.

#### Scale for coverage of permanent partial and/or absolute disability

Complete paralysis	100%
Incurable mental alienation	100%
Absolute blindness	100%
Total loss of one eye or vision in the eye	30%
Total loss of one eye or vision in one eye when the other was already lost	70%
Scale for coverage of permanent partial and/or absolute disability (Cont.)	

# i

## **Important Information**

Here we indicate the exclusions relating to this guarantee.

You should also consult the  $\underline{\text{General Exclusions}}$  which refer to all warranties and modules of the Policy .

- 1. In general, the Insurer will not cover the following accidents, illnesses or injuries, or their consequences:
  - to.Occurring before the effective date of the policy, even if they occur during its validity, nor those that occur after 365 days have elapsed from the date of the incident.
  - b.Damages caused by events or phenomena that are covered by the Insurance Compensation Consortium, according to the legislation in force at any given time.
  - c.Accidents that occur in the exercise of a professional activity, except for those of a commercial, artistic, or intellectual nature that does not require physical effort.
- 2. The following are excluded:
  - to.Those caused intentionally by the Insured o<u>r the Beneficiaries</u> of the Policy. If th<u>ere are</u> multiple beneficiaries, the non-involved beneficiaries will retain their full right to the entire insured sum.
  - b.Reckless imprudence, gross negligence and/or participation of the Insured in bets, challenges, duels, fights or criminal acts, except as indicated in letter d) of the Consideration ofAccident of the PRELIMINARY Art.
  - c.The professional practice of any sport. As well as the amateur practice of: water sports at a distance of more than 3 km from the shore or coast; scuba diving at a depth of more than 20 meters; aerial activities and skydiving; motor racing, motorcycling, speed competitions; climbing, high-altitude mountaineering, and caving; horse riding and polo; boxing, wrestling, and martial arts; skating and ice hockey; and skiing; big game hunting outside of Spain; bullfighting and the running of the bulls; as well as any other sport or activity whose risk may be considered similar to those mentioned above.
  - d.Driving motor vehicles if the <u>Insured</u> is not in possession of the corresponding administrative authorization.
  - and. Food or drug poisoning.

60%

F.Injuries resulting from surgical interventions or medical treatments not caused by an accident.



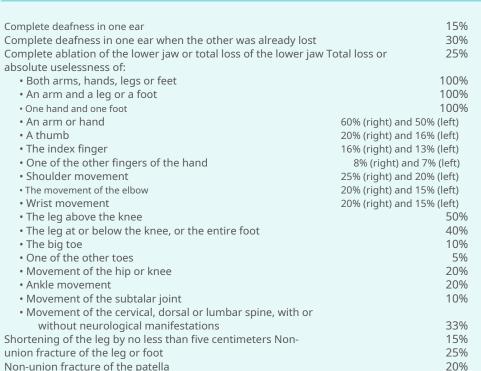
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## What it covers Your Policy



The disability percentages considered for Right and Left have been taken into account for a right-handed person. Therefore, if the <u>Insured</u> He is left-handed, which he will have to prove appropriately, the percentages mentioned will be exchanged.

Partial anatomical limitations and losses will be compensated proportionally to the total loss of the affected limb or organ. Absolute functional incapacity of a limb or organ will be considered a total loss of that limb or organ.

In cases of disability not covered by the scale, the benefit amount is determined by analogy, proportional to the severity of the disability, based on a medical opinion issued by a specialist in assessing bodily injury.

The degree of disability to be taken into account, when the same accident causes various anatomical or functional losses, will be calculated by adding the percentages corresponding to each of them without said degree being able to exceed one hundred percent (100%).

If the disability resulting from an accident is aggravated by a pre-existing defect, mutilation, or functional limitation, the compensation percentage will be the difference between the pre-existing disability and the percentage resulting after the accident.



#### WhichYour Policy does not cover

- g.Nuclear reaction or radiation and radioactive contamination, except for the consequences of treatments applied to the <u>Insured</u> due to an accident
- h.Rescuing people in mountains, at sea, in jungles, or at deserts. Sunstroke, frostbite, and other consequences of weather conditions not caused by an accident.
- Yo.Accidents suffered by the Insur<u>ed while in</u>toxicated, that is, when the blood alcohol level is higher than that established by the regulations in force at the time of the accident or under the influence of toxic or narcotic drugs.
- j.Bodily injuries resulting from an accident covered by the policy that has not been reported or proven within 365 days of the date of the accident.
- k.Injuries that occur as a result of illness, cerebrovascular conditions, epilepsy, mental insanity, fainting.
- I.A heart attack, unless declared an occupational accident by the competent labor authority. To be eligible for compensation for a myocardial infarction, it must have been the sole and immediate cause of death or disability.

#### m.High myopia.

- n.If the consequences of an accident are aggravated by a pre-existing illness or condition or by a condition that develops after the accident but is due to a cause independent of the accident itself, the insurer is only liable for the consequences that the accident would have had without the aggravating influence of such illness or condition. If it is not possible to determine the degree of impact that the pre-existing injuries or pathological conditions had on the after-effects, they will be deemed to have occurred 50% of the time with the accident.
- either. Accidents caused as a direct consequence of a pre-existing disability.
- 3. In no case will hernias of any kind, lumbago, cervicalgia, and dorsalgia of any etiology, varicose veins, aneurysms, cerebrovascular accidents unless they are a direct consequence of an accident covered by the policy, and all pains whose cause cannot be determined by standard diagnostic means, be covered, even if they arise from a covered accident.

#### **Uninsurable persons**

- 1. Unless expressly agreed otherwise, the insurance shall be null and void:
  - to.For people suffering from blindness or severe myopia (more than 12 diopters), complete deafness, paralysis, epilepsy, mental insanity, alcoholism, and those who



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## What it covers Your Policy



#### Which Your Policy does not cover

In the event of permanent partial disability occurring<u>Insured</u> As a result of an accident covered by the policy, which leaves residual injuries requiring orthopedic prostheses, the Insurer will pay the amount of the first prosthesis performed. <u>Insured</u>, up to the amount of €600.

Maximum compensation for accidents in the form of death due to accident and/or permanent disability

The maximum compensation per claim, in each group policy, will be the amount indicated for the contracted Option, regardless of the number of insured parties affected by the same claim. If this limit is exceeded, the compensation will be distributed proportionally based on the sum insured for each affected party and the number of affected insured parties.

#### SCOPE OF COVERAGE

The Insurer guarantees up to the fixed sum, and subject to the exclusions indicated in the General Conditions, the payment of compensation that may correspond in the event of death or permanent disability as a result of accidents occurring to the Insured during trips and stays away from your home.

**24-hour coverage.** The insurer guarantees payment of the expected compensation resulting from a bodily injury, covered by the policy, occurring in both private life and the exercise of one's profession.

Accident coverage in<u>Public Transportation</u>. The Insurer guarantees the payment of
additional capital to the previous one in case of a bodily accident covered by the policy,
which occurs while the<u>Insured</u> Traveling as a passenger on a public means of
transportation. Coverage extends to accidents that occur while boarding or exiting the
vehicle, as well as those that occur at stations, airports, or boarding terminals.

#### **BENEFICIARIES**

The condition of <u>Beneficiary</u> It will correspond to the natural persons in whose favor the benefits covered are generated.

In case of permanent disability resulting from a <u>Accident</u> will be <u>Beneficiary</u> of the insurance itselfInsured .

The express designation of <u>Beneficiaries</u> must be communicated via email to the address: <u>policies\_contracts@europ-assistance.es</u>, always proving the condition of <u>Insured</u> along with the name and ID of the <u>Beneficiaries</u> designated.

In case of death by  $\underline{Accident}$  of the  $\underline{Insured}$ , and in the absence of an express designation made by the same, the following order of preferential and exclusive priority shall apply:

• Spouse not legally separated or common-law partner.

have suffered strokes or delirium tremens.

However, the Insurer may, by express agreement, accept coverage for persons affected by any of the injuries, chronic illnesses, or physical or mental disabilities indicated above.

If the illnesses or circumstances listed in the previous paragraph occur after the policy comes into effect, the Insured You must immediately notify the Insurer, who, if the policy is not accepted to continue, will reimburse the portion of the premium corresponding to the unused period of the current year, from the date of notification.

b.For persons aged 70 or older at the time of the accident.

2. Unless otherwise agreed, at the end of each insurance period, those who have reached seventy years of age during that period will be removed as insured.

However, the Insurer, at its discretion, may accept the continued existence of insured persons over 70 years of age, under the terms permitted by its underwriting regulations. In these cases, premiums, coverage, and capital may vary.

3. For persons who, on the effective date of the policy, are in a situation of temporary disability, or are processing the application for declaration before any Social Security body or agency or, where appropriate, before the competent body of the autonomous community, of the situation of Permanent Partial Disability for the usual profession, of Permanent Total Disability for the usual profession or of Permanent Absolute Disability for all work or of Major Disability.



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#### What it coversYour Policy

- Children or descendants, natural or adopted, as well as those minors who are under the
  protection of the Insured in a pre-adoptive foster care regime, all of them in equal parts.
- Parents or ascendants in equal parts.
- Equal brothers.
- Legal heirs

## CLAUSE FOR COMPENSATION BY THE INSURANCE COMPENSATION CONSORTIUM FOR LOSSES ARISING FROM EXTRAORDINARY EVENTS IN PERSONAL INSURANCE

In accordance with the provisions of the consolidated text of the Legal Statute of the Insurance Compensation Consortium, approved by Royal Legislative Decree 7/2004, of October 29, the policyholder of an insurance contract that must compulsorily incorporate a surcharge in favor of the aforementioned public business entity has the power to agree to cover extraordinary risks with any insurance company that meets the conditions required by current legislation.

Compensation arising from accidents caused by extraordinary events occurring in Spain or abroad, when the insured has his or her habitual residence in Spain, will be paid by the Insurance Compensation Consortium when the policyholder has paid the corresponding surcharges in his or her favor and any of the following situations occur:

- a. That the extraordinary risk covered by the Insurance Compensation Consortium is not covered by the insurance policy contracted with the insurance company.
- b. That, even though covered by said insurance policy, the insurance company's obligations could not be fulfilled because it had been declared bankrupt by a court or because it was subject to a liquidation procedure intervened or assumed by the Insurance Compensation Consortium.
  - The Insurance Compensation Consortium will comply with the provisions of the aforementioned legal statute, Law 50/1980, of October 8, on Insurance Contracts, the Extraordinary Risk Insurance Regulations, approved by Royal Decree 300/2004, of February 20, and the complementary provisions.

## Summary of legal regulations

#### 1. Extraordinary events covered

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- a. The following natural phenomena: earthquakes and tsunamis; extraordinary floods, including those caused by storm surges; volcanic eruptions; atypical cyclonic storms (including extraordinary wind gusts exceeding 120 km/h and tornadoes); and falls of celestial bodies and meteorites.
- b. Those caused violently as a result of terrorism, rebellion, sedition, mo-



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#### What it coversYour Policy

tin and popular uproar.

c. Acts or actions of the Armed Forces or Security Forces and Corps in peacetime.

Atmospheric and seismic phenomena, volcanic eruptions, and the fall of celestial bodies shall be certified, at the request of the Insurance Compensation Consortium, through reports issued by the State Meteorological Agency (AEMET), the National Geographic Institute, and other public bodies competent in the matter. In the case of political or social events, as well as in the event of damage caused by acts or actions of the Armed Forces or Security Forces or Corps in peacetime, the Insurance Compensation Consortium may request information on the events from the competent judicial and administrative bodies.

#### 2. Excluded risks

- to. Those that do not give rise to compensation according to the Insurance Contract Law.
- b.Those caused to persons insured by an insurance contract other than those in which the surcharge in favor of the Insurance Compensation Consortium is mandatory.
- $\ensuremath{\mathsf{c.T}}$  hose produced by armed conflicts, even if there has not been an official declaration of war.
- d.Those derived from nuclear energy, without prejudice to the provisions of Law 12/2011, of May 27, on civil liability for nuclear damage or damage caused by radioactive materials.
- and.Those produced by natural phenomena other than those indicated in section 1.a) above and, in particular, those produced by the rise of the water table, movement of slopes, landslides or settling of land, rock falls and similar phenomena, unless these were clearly caused by the action of rainwater which, in turn, had caused an extraordinary flooding situation in the area and occurred simultaneously with said flood.
- F.Those caused by tumultuous actions occurring during meetings and demonstrations carried out in accordance with the provisions of Organic Law 9/1983, of July 15, regulating the right of assembly, as well as during the course of legal strikes, unless the aforementioned actions could be classified as extraordinary events as indicated in section 1.b) above.
- g. Those caused by the insured's bad faith.
- h.Those corresponding to claims occurring before the first premium is paid or when, in accordance with the provisions of the Insurance Contract Law, the coverage of the Insurance Compensation Consortium is suspended or the insurance is terminated due to non-payment of premiums.
- Yo.The accidents that due to their magnitude and severity are classified by the Government of the







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#### What it coversYour Policy

Nation as a "national catastrophe or calamity."

#### 3. Extension of coverage

- Coverage for extraordinary risks shall extend to the same persons and the same insured amounts as those established in the insurance policies for the purposes of coverage for ordinary risks.
- 2. In life insurance policies that, in accordance with the provisions of the contract and in compliance with the regulations governing private insurance, generate a mathematical provision, the coverage of the Insurance Compensation Consortium will refer to the capital at risk for each insured, that is, to the difference between the insured amount and the mathematical provision that the issuing insurance company must have established. The amount corresponding to the mathematical provision will be paid by the aforementioned insurance company.

#### **Communication of damages to the Insurance Compensation Consortium**

The request for compensation for damages covered by the Insurance Compensation Consortium shall be made by means of a communication to the same by the policyholder, the insured or the beneficiary of the policy, or by whoever acts on behalf of and on behalf of the aforementioned, or by the insurance company or insurance broker with whose intervention the insurance was managed.

- 1. Reporting of damages and obtaining any information relating to the procedure and the status of the claims may be carried out:
  - By calling the Insurance Compensation Consortium Telephone Service Center (952 367 042 or 902 222 665).
  - Through the Insurance Compensation Consortium website (www.consorseguros.es).
- 2. Assessment of damages: The assessment of damages that are compensable under insurance legislation and the content of the insurance policy will be carried out by the Insurance Compensation Consortium, without being bound by any assessments that may have been made by the insurance company that covers ordinary risks.

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



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Procedures in case of Sinister

## What you should do before His request for assistance and during the same:

You must contact<u>Us</u> and follow the instructions that<u>You</u> let's do it.<u>You</u> We will indicate the documentation we need to be able to manageHis case.

## **24-HOUR TRAVEL ASSISTANCE**



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900 299 219 (from Spain) +1 9295474060(from the United States) + 34 91 514 99 60(from the rest of the world)

Please tell us the number of  $\underline{\text{Your Policy}}$  , name and surname, location and contact telephone number.

Please let us know your situation and the type of assistance you need.





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# **OPTIONAL CONTRACTING MODULES**



A. PRE-EXISTING CONDITIONS

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The Pre-existing Conditions module is an optional warranty that you can add to <u>His</u> travel insurance (Student).

This guarantee You provides extra protection during the validity of your Policy if before You suffers from an illness or has an injury as indicated below.



## **Important Clarification**

You will not be entitled to this coverage if you have not purchased this option in Your Policy You should check your Specific Conditions to see if you have selected this option.



## What it covers Your Policy



#### Which Your Policy does not cover

## Medical expenses and cancellation fees<u>Journey</u> by <u>Pre-existing Conditions</u>

#### What medical expenses do we pay?

In cases of vital urgency due to an unforeseen complication of a<u>Chronic Illness</u> or Preexisting, until achieved <u>His</u> stabilization so that:

to. You can continue Your Journey either

b. we can transfer you to <u>Your Address</u> or a hospital near it, according to the conditions indicated in the "Medical transfer of sick or injured persons" coverage.

#### How much do we pay?

Up to the limit corresponding to the modality contracted by each  $\underline{Insured}$  and contracted period, during the validity of the insurance.

#### What should you keep in mind?You?

- If the disease can be treated or resolved after returning to Your Address, we will preferably
  choose this option. The decision will be based on clinical criteria according to the assessment
  of Our Medical Service.
- 2. We will pay for the material needed for an emergency intervention insured by this guarantee according to the criteria of <u>Our</u> medical equipment. This material includes prostheses and orthoses.
- 3. By purchasing the "Pre-existing Conditions" module, we eliminate the following exclusion:

Pre-existing or chronic illnesses, injuries or conditions suffered by You before hiring the Policy, which manifest before the start of the Journey and need to cancel it for this reason.



## **Important Information**

Here we indicate the exclusions relating to this guarantee.

You should also consult the  $\underline{\text{General Exclusions}}$  which refer to all warranties and modules of the Policy .

In general, the following pathologies are excluded from this coverage:

- Tumors of any type treated in the two years prior to taking out the policy (chemotherapy, radiotherapy, or surgery).
- Patients aged 70 years or older with previous neurological impairment.
- Any illness resulting from a study started before the purchase of the insurance due to symptoms prior to said purchase.
- Psychiatric conditions that have required hospitalization or changes in treatment during the year prior to purchasing the insurance.
- Advanced chronic lung disease defined as a chronic need for home oxygen and/or with more than two exacerbations per year.
- Patients with hemophilia or who, due to religious beliefs, may require the use of recombinant coagulation factors for the treatment of their decompensations.
- Chronic ischemic heart disease that has presented an ischemic event in the last year.
- Severe cardiac dysfunction of any etiology that has presented more than one decompensation in the last 12 months.
- · Liver failure with a previous history of ascites, esophageal varices, or encephalopathy.







## What it covers Your Policy



## Which Your Policy does not cover



## **Important Information**

This <u>Policy</u> It is not a private health insurance. Only emergency medical expenses necessary to achieve the stabilization that allows <u>His</u> continuation of the journey or transfer to <u>Your Address</u> or the nearest hospital.

The conditions and exclusions of the Policy .

- Chronic inflammatory or autoimmune diseases that have been treated with immunosuppressive therapy, especially monoclonal antibodies.
- $\bullet$   $\;$  Any illness or accident caused by the consumption of alcohol or drugs.







## **Procedures in case of Sinister**

#### What you should do beforeHis request for assistance and during the same:

- You must notify us<u>His Illness</u> either<u>Accident</u> as soon as possible. In case of<u>Force Majeure</u> no <u>You</u> allows this communication to be made, it must be done as soon as the cause that prevents it ends.
- 2. You must report the incident to us within 7 days of becoming aware of it. If you fail to do so, we may claim for any damages resulting from your failure to inform us.

We will give the necessary instructions so that You provide the requested service.

#### 24-HOUR TRAVEL ASSISTANCE



900 299 219 (from Spain) +1 9295474060(from the United States) + 34 91 514 99 60(from the rest of the world)

Please tell us the number of  $\underline{\text{Your Policy}}$  , name and surname, location and contact telephone number.



Please let us know your situation and the type of assistance you need.

#### Documentation that you must provide us:

In all casesYou You must provide us with:

- A medical report that is as complete as possible. It must have been issued at the location where you needed care.
- If the medical report is handwritten and/or has not been issued by the doctor specializing in the disease, andOurmedical team requests it,YouYou will need to send us:
  - copy of the prescription for the medicines that the doctor has prescribed you and
  - proof of payment for these medicines
- Complete medical report issued by your treating physician Pre-Illness existingor Chronicle.
- Copy of the medical expense invoice and proof of payment. You We will request the original if we consider it necessary.
- Any other document that You we request in order to manage His case.

Us We reserve the right to request original documents if we deem it necessary.







## **Important Notice**

It will not be covered by this <u>Policy</u> Yeah <u>You</u> travel to a country, region or area to which a governmental authority has <u>His</u> country of <u>Home</u> has recommended not to travel or only travel if absolutely necessary.

Unless expressly included in the corresponding coverage, the following are excluded from the insured guarantees: damages, situations, expenses and consequences arising from:

- 1. Events that occurred prior to the start of the Policy.
- 2. Fraudulent acts of the Insured , Taker and/or beneficiaries of the Policy .
- 3. Pre-existing or chronic illnesses, injuries or conditions suffered by You before hiring the Policy that they manifest themselvesduring the course of the Journey and requires medical assistance for this reason. This exclusion will not apply if you have purchased the Pre-existing conditions.
- 4. Mental illnesses, preventive medical check-ups, thermal cures, cosmetic surgery and those cases in which the <u>lourney</u> is intended to receive medical treatment or surgical intervention, alternative medicine treatments (homeopathic, naturopathic, etc.), expenses derived from physiotherapy and/or rehabilitation treatments as well as those related to these.
- 5.His suicide, suicide attempt or self-harm.
- 6.<u>Epidemics</u>; <u>Pandemics</u>; infectious diseases of sudden onset, large scale and rapid spread in the population. Also excluded are <u>Quarantines</u> derived from any of the causes described.
- 7. Diseases caused by pollution and/or air contamination.
- Illnesses or accidents resulting from the consumption of alcoholic beverages, narcotics, drugs or medications, unless the latter have been prescribed by a doctor.
- Diagnosis, monitoring and treatment of pregnancy, voluntary termination of pregnancy and birth, except in the case of urgent care and always before the 26th week of gestation.
- 10. The medical transfer of sick or injured persons due to conditions or injuries that can be treated "in situ."
- Voluntary waiver, delay or advance by <u>His</u> part to the medical transfer proposed by <u>Us</u> and agreed by <u>Our</u> medical service.
- 12. Expenses for glasses and contact lenses, as well as the acquisition, implantation-replacement,

Removal and/or repair of prostheses (a prosthesis being any element that replaces or restores the functionality of an organ or part of the body), anatomical parts, osteosynthesis material and orthopedic material with a cost greater than 100 euros.

- 13. Endodontics, aesthetic reconstructions of previous dental treatments, prosthetics, crowns and dental implants.
- 14. In case of cancellation of the <u>Journey</u>, any non-serious illness is excluded, except those expressly covered.
- 15. Reimbursement of medical, surgical, and pharmaceutical expenses amounting to less than 50 euros is specifically excluded.
- 16. Rescuing people in mountains, chasms, sea or desert.
- 17. Acts of reckless imprudence or gross negligence; expenses arising from criminal acts and His Participation in bets, challenges, or fights, except in cases of self-defense and/or when at riskHis life.
- 18. Consequences of driving vehicles on roads that are not ordinary or not suitable for traffic.
- 19. His participation as a professional in any sporting activity.
- 20. The consequences of practicing winter sports.
- 21. The practice of any sporting and/or adventure activity, whether professional or for which remuneration is received (including training). These practices are also excluded when the Insured participate in official or federated competitions.

Also excluded as an amateur is the practice of any dangerous or high-risk sport or recreational activity, such as those listed below or similar:

- Driving motor vehicles in races or rallies
- · Motorboats without a driver
- Trail, Quad and ATV motorcycle excursions
- · Boxing, weightlifting, wrestling (in its various forms), martial arts
- Mountaineering of any kind, mountaineering, via ferrata, climbing, glacier access, caving, rafting, hydrospeed, canyoning, rappelling, psicobloc, whitewater canoeing, busbob, hydrobob, ultratube
- Any sport performed at an altitude of more than 3,500 meters
- Sports Nautical, underwater, and scuba diving activities; canyoning, water skiing, underwater fishing, cave diving, surfing, kite surfing/fly surfing, body boarding, jet skiing, barefoot sailing



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- Free ride, downhill biking, free ride mountain biking, duathlon, triathlon, roller skiing on mountain roads, half pipe
- Ultratrails
- Slackline, highline, rap jumping, bungee jumping, cliff jumping, coasteering, parkour
- · Kitebuggy, parasailing
- Canicross
- Hunt
- · Horse riding, polo, ice hockey
- Sports aerial activities in general (such as skydiving, paragliding, hang gliding, ballooning, hot air ballooning, free flight, gliding or similar)
- Bullfighting, capeas, bull runs and any participation in bullfighting events;

In general, any clearly dangerous or high-risk sport or recreational activity is excluded.

- 22. The<u>Theft</u> or simple loss of objects, money, jewelry, documents and the <u>Heist</u> of luggage or personal belongings found in vehicles or tents.
- 23. We will not independently compensate the parts that make up an object or its accessories.
- 24. We will not compensate for damages arising from the loss or <u>Heist</u> of the aforementioned valuables or their misuse by third parties.
- 25. Reimbursement of passport issuance costs is excluded if proof issued by the consulate of the country where the loss occurred is not presented.
- 26. Overbooking, except for what we indicate in the coverage "Travel delay due to overbooking in air transport".
- 27. Compensation for delays in non-scheduled flights is excluded.
- 28. Any fact resulting from You have not checked in at the point of departure when they should have done so.
- 29. Any cause that motivates that <u>You</u> have to cancel the <u>Journey</u> contracted if it is not described as a covered cause in the corresponding article.

- 30. Failure to present or forgetting necessary travel documents, such as passports, visas (except for unjustified non-issuances), tickets or ID cards, or expired ones.
- 31. Any meteorological circumstance that implies not being able to carry out the activity planned for the <u>Journey</u>, except for coverage of official declaration of disaster area.
- 32. Wars, demonstrations, insurrections, popular tumultuous movements, acts of <u>Terrorism</u>, <u>Sabotage</u> and <u>Strikes</u>, whether or not officially declared.
- 33. The transmutation of the nucleus of the atom, as well as the radiation caused by the artificial acceleration of atomic particles.
- 34. Earthquakes, floods, volcanic eruptions, and, in general, any events resulting from the unleashing of natural forces. Any other extraordinary catastrophic phenomenon or event that, due to its magnitude or severity, is classified as a catastrophe or calamity.
- 35. Your desire not to travel or not to be enjoying yourJourney .
- 36. Any person who is not listed as Insured in the Policy.
- 37. Failure to comply with the laws or regulations in force at the time the event occurs.
- 38. Accidents that occur as a result of the exercise of a professional activity are generally excluded, except for those of a commercial, artistic, or intellectual nature that does not require physical effort.

## **Important Clarification**

The object of this <u>Policy</u> is to cover only insured persons. Make sure everyone traveling has insurance that covers their needs.

This includes those cases where <u>You</u> have paid for additional costs. For example, Youhas paid <u>your accommodation</u> expenses and those of another person who is not insured. If we have to pay these expenses only Youwe will pay the corresponding to You.

The only exception is if  $\underline{You}$  suffers from a  $\underline{Accident}$  either  $\underline{Unforeseen\ Illness}$  during the  $\underline{Journey}$  and  $Our\ medical\ service\ authorizes\ a\ person\ to\ remain\ with You\ .$ 



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#### **PAYMENT OF THE POLICY**

#### Payment of the premium

HePolicyholder is obliged to pay the premium at the time of formalization of the policy.

The payment of the premium will also be valid if  $\underline{\sf Us}$  It comes through an insurance broker or agent on behalf of the  $\underline{\sf Taker}$  .

In any case, if the premium has not been paid before the event occurs, <u>Sinister</u>, we would be released from our obligations.

#### NON-PAYMENT OF THE POLICY

#### Non-payment of premium

In the event of non-payment of the premium, the coverage will not take effect and we may:

- · demand payment;
- CancelYour Policy with immediate effect;
- refuse payment of anySinister thatYou keep in mind;
- send the data of <u>Your Policy</u> to our collection agencies so that they can recover the money in <u>Our</u> name and record the outstanding debt.

#### **CANCELLATION RIGHTS**

#### Our rights to cancel the Policy

<u>Us</u> We reserve the right to cancel<u>Your Policy</u> in any of the following cases:

- 1. YesYou makes a fraudulent request for assistance, compensation or payment of expenses.
- 2. YesYou is or has been involved in criminal or illegal activities.
- 3. If your behavior towards our employees or borrowers or the language you use with them is threatening or offensive.
- 4. YesYou does not pay the premium.
- 5. Yes You acts intentionally with falsehood.

In none of the indicated cases will we refund the premium.

#### Your rights to cancel the Policy

HeTaker You can request cancellation of the policy before it takes effect. Once it

has taken effect, cancellation is only permitted if:

- The insurance has a duration of more than 30 days and
- If you cancel within the first 14 days from the policy start date.

If you request cancellation of <u>Your Policy</u> As indicated above, once we accept<u>His</u> request, the <u>Policy</u> will be cancelled on the date on which <u>Us</u> requested it.

In this case you have the right to  $\underline{You}$  we return the premium or the proportional part of the unearned premium.



We want to offer you the best service. But, if you are not satisfied, we will<u>His</u> a Complaints Service is available whose Regulations can be consulted on the website**www.europ-assistance.es** which complies with transparency and customer protection regulations.

Policyholders, insured parties, beneficiaries, injured third parties, or successors in title of any of the above may file complaints in the "Customer Protection" section of the website, or by writing to the Complaints Service:

## **CLAIMS SERVICE**



reclamaciones@europ-assistance.es



EUROP ASSISTANCE Claims Service Paseo de la Castellana, 130 - 28046 Madrid



## What do you have to indicate when contacting us?<u>Us</u>?

- His Name, full address, telephone number, and email address (if you have one)
- The number of Your Policy or expedient
- The reason for His claim
- Copy of any relevant document

## How will we serve? His claim?

Us we commit to

- Acknowledge receipt of His claim as soon as possible;
- · Make the necessary inquiries;
- SolveHis claim within the legally established period;
- Use the information contained in His claim for improvement Our services.

#### What if you are not satisfied?

If <u>you are</u> not satisfied with our final response, you can contact the Complaints Service of the General Directorate of Insurance and Pension Funds.

The contact details are:

#### **GENERAL DIRECTORATE OF INSURANCE AND PENSION FUND**



http://www.dgsfp.mineco.es/es/Consumidor/Reclamaciones/Paginas/ InformacionProcedimiento.aspx



GENERAL DIRECTORATE OF INSURANCE AND PENSION FUND Paseo de la Castellana, 44 28046 MADRID





#### Legislation and jurisdiction

 $\underline{You}$  as  $\underline{Insured}$  and  $\underline{Us}$  as  $\underline{Insurer}$  We submit to Spanish legislation and jurisdiction for the purposes of this  $\underline{Policy}$ .

It will be the competent judge for the recognition of the actions derived from the  $\underline{Policy}$  the one of  $\underline{Your\ Address}$  (the one of the  $\underline{Insured}$ ).

#### Control

<u>Us</u> Europ Assistance, SA, Branch in Spain, with registered office at Paseo de la Castellana, 130, 28046 Madrid, assumes the contractually agreed risk; Europ Assistance is authorized and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), with registered office at 4, Place de Budapest, CS 92459 Paris Cedex 09, France, and by the Directorate General of Insurance and Pension Funds of the Spanish Ministry of Economy, with respect to market conduct.





#### WHO IS RESPONSIBLE FOR THE PROCESSING OF YOUR DATA?

Europ Assistance, SA, Branch in Spain (hereinafter, the "Insurance Company") NIF: W-2504100-E

Address: Paseo de la Castellana, 130, 28046 Madrid.

#### FOR WHAT PURPOSES WILL YOUR PERSONAL DATA BE PROCESSED?

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

- Carry out the fulfillment and development of the contractual relationship arising from the policy.
- Carrying out commercial and marketing actions for other products and services of the Insurance Company.
- Preparation of customer satisfaction studies.
- Preparation, drafting and issuance of insurance-related documentation.
- Carrying out necessary assessments following the occurrence of an accident or event covered by the contracted policy.
- Carry out any legally enforceable or contractually agreed obligations.
- · Carrying out actions aimed at preventing, detecting or prosecuting fraud.

#### WHAT IS THE LEGITIMATION FOR THE PROCESSING?

- Execution of a contract between the <u>Taker</u> of the policy, the insured and/or beneficiaries and the Insurance Company.
- · Legitimate Interest.
- Legal Obligation.

#### WHO ARE THE RECIPIENTS OF YOUR DATA?

- The companies of the Insurance Company Group, to manage the contractual relationship that we maintain withYou .
- The banking entity of the Insurance Company and the companies in its Group and the banking entity of the data owner to execute the direct debit order in accordance with current regulations.
- Entities that act as insurance brokers or distributors for the management of insurance policies processed by such entity.
- The providers chosen by the Insurance Company whose intervention is necessary for the management of the assistance covered by the policy.
- The SEPBLAC, in order to comply with the legally established requirements.
- The General Directorate of Insurance and Pension Funds, in accordance with legally established provisions.

- The tax authority with jurisdiction in the matter for the fulfillment of strictly legal and fiscal purposes.
- Public Administrations in relation to the powers assigned to them.
- In the case of death insurance coverage, the General Registry of Last Will and Testament Acts, managed by the General Directorate of Registries and Notaries, in accordance with the applicable regulations on the matter.

#### COMMERCIAL COMMUNICATIONS

In accordance with the provisions of article 21.2 of Law 34/2002, of July 11, on information society services and electronic commerce, you are hereby informed that the Insurance Company may send you information and advertising about products or services marketed by it that are similar to those offered by the company. You The interested party may, at any time, object to the sending of such electronic commercial communications by sending an email, indicating "UNSUBSCRIBE FROM COMMUNICATIONS" in the subject line, to the following address: baja.cliente@europ-assistance.es

#### PROCESSING OF HEALTH DATA

The Insurance Company informs you that, in order to manage claims arising from the policy and the coverage included therein, it is necessary to process personal data relating to your health, whether obtained through the health questionnaire or any other that you may provide in the future during the term of the contractual relationship or that the Insurance Company may obtain from third parties (whether from public or private health centers or from other health professionals, both national and international, from additional medical examinations or check-ups that may be required by the Insurance Company or other public or private entities).

#### THIRD PARTY DATA PROCESSING

If data relating to third parties is provided, the policyholder must have obtained their prior authorization regarding the transmission of the data to the Insurance Company for the purposes agreed upon in this document.

#### HOW LONG WILL WE KEEP THE DATA?

The personal data provided will be retained for the time necessary to fulfill the purpose for which it was collected and to determine any potential liabilities that may arise from that purpose.

In this regard, the criteria that Europ Assistance SA, Branch in Spain, uses to establish data retention periods are determined in accordance with the requirements established in applicable legislation and regulations.

In particular, the legislation on the Prevention of Money Laundering and Financing of Terrorism - if applicable - establishes the obligation to retain data for a period of ten



years and commercial regulations establish a retention period of six years from the termination of the contract entered into between the parties.

#### **EXERCISE OF RIGHTS**

The user, at any time and free of charge, may write to the address indicated in the header of this Privacy Policy or to the following email address: delegadoprotdatos@europ-assistance.es , attaching a photocopy of their identity document, to:

- Access your personal data and obtain confirmation about whether Europ Assistance SA, Branch in Spain, personal data of the user is being processed.
- Rectify inaccurate or incomplete data.
- Request the deletion of your personal data when it is no longer necessary for the purposes for which it was collected, or object to its processing.
- Obtain from Europ Assistance SA, Branch in Spain, the limitation of data processing in the cases provided for in the regulations.
- Request portability of your data.
- Revoke, where appropriate, the consent given.
- Obtain human intervention, express their point of view, and challenge automated individual decisions, including profiling, that produce legal effects on them or significantly affect them.

You may also file a complaint with the Spanish Data Protection Agency, located at Calle Jorge Juan 6, 28001, Madrid, if you believe your rights under data protection regulations have not been respected.

To exercise this right, the interested party may contact the Data Protection Officer (DPO):

## **PROTECTION OF PERSONAL DATA**



delegadoprotdatos@europ-assistance.es



EUROP ASSISTANCE
Attn: Data Protection Office

Attn.: Data Protection Officer Paseo de la Castellana, 130 - 28046 Madrid.





## **STUDENT**

## COVERED RISKS INSURED AMOUNTS PER PERSON

1. MEDICAL ASSISTANCE	
1.1. Medical expenses outside the country of Address of the Insured	€1,000,000
1.2. Dental Expenses	1,000 €
1.3. Transfer to hospital in case of emergency	Including
1.4. Extension of stay in the <u>Temporary Accommodation</u> by <u>Disease</u> either <u>Accident</u> (maximum 14 days)	150 €/day
1.5. Telephone medical guidance	Including
1.6. Medical transfer of sick and injured patients	Including
- If we don't organize it <u>Us</u>	6,000 €
1.7. Return of the Companions insured at home	Including
1.8. Companion of minors or dependent persons	Including
1.9. Forgotten medication	200 €
1.10. Rejoining the travel plan	Including
1.11. Extension of stay in a hotel <u>Companion</u> "in situ" (maximum 10 days)	200 €/day
1.12. Movement of <u>Companion</u> "in situ" (maximum 10 days)	25 €/day
1.13. Transfer of a person to accompany the Insured hospitalized	Including
1.14. Expenses for the stay of a person accompanying the <u>Insured</u> hospitalized (maximum 10 days)	200 €/day
1.15. Expenses for stay in the clinic <u>Companion</u> (maximum 10 days)	200 €/day
1.16. Hospitalization expenses of the Companion displaced	€3,000
1.17. Transfer of mortal remains	Including
- If we don't organize it <u>Us</u>	6,000 €
1.18. <u>Companion</u> of mortal remains (maximum 10 days)	200 €/day
1.19. Funeral Service	€3,000
1.20. Expenses arising from rehabilitation or physiotherapy treatment	1,000 €
1.21. In-person psychological consultation (maximum €1,000)	100 €/session
1.22. Optical expenses per accident (maximum 1 incident)	500 €

2. INCIDENTS IN TRAVEL AND FLIGHTS	
2.1. Telephone interpreter service in the Foreign	Including
2.2. Reimbursement of travel delay expenses	200€
2.3. Loss of means of transport due to an accident in transit	300€
2.4. Loss of flight connection	300€
2.5. Travel delay due to overbooking by air	300€
2.6. Return of the <u>Insured</u> in the event of the death of a <u>Immediate Family Member</u>	Including
2.7. Return of the Insured in case of hospitalization of a Immediate Family Member	Including
2.8. Early return by Sinister serious	Including
2.9. Reinstatement of the $\underline{\text{Insured}}$ to its origin by medical transfer	Including
2.10. Alternative transport due to loss of connections	75€
3. LUGGAGE AND DOCUMENTS	
3.1. Search and location of <u>Luggage</u>	Including
3.2. Loss, Damage and Theft of <u>Luggage</u> invoiced	€3,000
3.3. Theft of Valuables	750 €
Portable	750 €
Tablet	500€
Smartphone	250 €
3.4. Baggage Dela <u>y</u>	500€
3.5. Loss or <u>Heist</u> of travel documents	300€
3.6. Information on procedures for canceling cards	Including
3.7. Shipping of personal items	Including
3.8. Refund of shipping costs <u>Luggage</u> to the <u>Address of the Insured</u>	1,000€
4. TRAVEL ASSISTANCE SERVICES	
4.1. Information service	Including
4.2. Administrative management and advance payment of hospital in the Foreign	10,000€
4.3. Legal information service	Including
4.4. Advance of the amount of the criminal bail required in the Foreign	5,000€
4.5. Payment of legal assistance costs in the Foreign	€3,000
4.6. Reimbursement of administrative expenses for visa extension	200€



## **STUDENT**

#### **COVERED RISKS**

#### **INSURED AMOUNTS PER PERSON**

4.7. Help service to return to the Address of the Insured
4.8. Compensation to pay for the course (maximum 5 months)

€400/month
4.9. Communication costs

Including

#### **5. CIVIL LIABILITY**

5.1. Private civil liability 60,000 €

#### **6. ACCIDENT INSURANCE**

6.1. Insurance Accidents (Death and permanent absolute disability)

24 hours €30,000

By public transport Maximum €30,000

compensation for Sinister 5,000,000 €



**COVERED RISKS** 

**INSURED AMOUNTS PER PERSON** 

A.1. Medical expenses for Pre-existing Conditions

€50,000



#### **ATTENDANCE**

We treat COVID-19 like any other illness. Therefore, our Assistance coverage includes COVID-19 as just another illness.

However, we exclude the consequences of movement restrictions resulting from the Covid pandemic (lockdowns, border closures, state of emergency, widespread quarantines, etc.).

The maximum amount we pay in each case is indicated in the guarantees for the contracted option.



## What Your Policy Covers



#### **What Your Policy Does Not Cover**



You will be entitled to the indicated coverages, as long as they are included in the policy that  $\underline{You}$  has contracted. Some of the guarantees described below may not be included in  $\underline{His}$  policy, and therefore, you will not be entitled to them. Please read carefully  $\underline{His}$  policy.

- Medical/hospital assistance if You sick with COVID-19.
- Diagnostic test (PCR) to confirm COVID-19 infection if:
  - You presents symptoms
  - You You are not showing symptoms, but you are required to go to a hospital or medical center to be treated for another illness or an accident.
- Return transfer to<u>His</u> address yes<u>You</u> cannot return by the planned means because he
  has been ill with COVID-19.
- Transfer of mortal remains if You dies from COVID-19. Provided there are no legal, governmental, or health-related impediments.

Hotel stays must be prescribed by a doctor.

- Early return if aImmediate Family Member His:
  - Dies from COVID-19 or
  - He is hospitalized with COVID-19

- Transfer back to Your Address Yeah You is not sick, but cannot return by the means provided due to the pandemic situation (border or airport closures, flight cancellations, for example).
- Extension of hotel stay if You is not sick, even if the authorities have ordered confinement or restricted mobility.
- Early return if a<u>Immediate Family Member</u> Your child is sick with COVID-19, either asymptomatic or with a disease process that does not require hospitalization.
- Cost of diagnostic test (PCR):
  - If you do not have symptoms,
  - if it is not required in order to treat you for any other illness or accident, or
  - If the authorities of the country where you are located ask you to do so after <u>You</u> has passed the <u>Quarantine</u> by COVID-19 or has recovered from the disease.
- The resort/hotel where you are staying is put inQuarantine in full.



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EUROP ASSISTANCE SA, Branch in Spain Paseo de la Castellana, 130. 28046 Madrid.