

Travel Assistance Insurance

Contractual document of information about the product
Company: EUROP ASSISTANCE SA BRANCH IN SPAIN (Registered Product: 4MT STUDENT

insurance pipeline
(in Spain, DGSFP registration no. E0243)



This Information Document is a summary of the main conditions relating to the product provided in other documents. s of your insurance. Complete pre-contractual and contractual information

What does this type of insurance consist of?

This insurance guarantees, within the established limits, coverage for the medical care and geographic area for which it has been purchased. For policies issued after the date of the illness covered by this insurance. n travel for leisure, study or professional trips within the 1st of July 2020, we consider Covid19 as any other



What is insured?

- ✓ Medical expenses resulting from an unforeseen illness or accident outside the country of habitual residence (including COVID-19). Up to 1,000,000 euros.
- ✓ Extension of hotel stay due to illness or accident up to 2100 Euros
- ✓ Medical transfer of sick and injured people
- ✓ Transfer of mortal remains
- ✓ Early return of insured companions
- ✓ Return of a companion and reinstatement of the travel plan
- ✓ Forgotten medication up to 200 Euros
- ✓ Travel of a person to accompany the hospitalized insured person
- ✓ Hotel accommodation expenses for a traveling companion up to 2000 Euros
- ✓ Return of the insured due to the death of a direct relative
- ✓ Companion of minors or dependent persons
- ✓ Companion of mortal remains up to 2000 Euros
- ✓ Reinstatement of the Insured to his/her place of origin by medical transfer
- ✓ Return of the insured due to a home accident
- ✓ Return of the insured due to hospitalization of a direct relative
- ✓ Extension of hotel stay for companion due to hospitalization of the insured up to 2000 Euros
- ✓ Travel to the hospital for the companion of the hospitalized insured person up to 250 Euros
- ✓ Transfer to hospital in case of emergency
- ✓ Expenses for a companion's stay in the clinic up to 2000 Euros
- ✓ Telephone medical guidance service
- ✓ Legal information service
- ✓ Funeral service up to 3000 Euros
- ✓ Physiotherapy up to 1000 Euros
- ✓ Hospitalization expenses of the displaced companion up to 3000 Euros
- ✓ In-person psychological consultations up to 1000 Euros
- ✓ Search and location of luggage
- ✓ Reimbursement of luggage shipping costs up to 1000 Euros
- ✓ Payment of legal assistance costs up to 3000 Euros
- ✓ Sending documents and personal items
- ✓ Advance payment of bail required abroad up to 5,000 euros
- ✓ Telephone interpreter service abroad
- ✓ Card cancellation information
- ✓ Advance payment to hospitals and/or assistance in managing admission procedures up to 10,000 Euros
- ✓ Loss, damage and theft of checked baggage up to 3000 Euros
- ✓ Luggage delay up to 500 Euros
- ✓ Travel delay up to 200 Euros
- ✓ Private civil liability up to 60,000 Euros
- ✓ Accident insurance
- ✓ Theft of valuables up to 750 Euros
- ✓ Loss or theft of documents during the trip up to 300 Euros

- ✓ Missed flight connections up to 300 Euros
- ✓ Travel delay due to overbooking by air transport up to 300 Euros
- ✓ Communication expenses
- ✓ Loss of means of transport due to an accident 'in itinere' up to 300 Euros
- ✓ Alternative transport for missed connections up to 75 Euros
- ✓ Information service
- ✓ Reimbursement of visa extension expenses up to 200 Euros
- ✓ Optical expenses due to an accident up to 500 Euros
- ✓ Return to Home Help Service
- ✓ Compensation to pay for the Course up to 2000 Euros



What is not insured?

- ✗ The main risks excluded in this insurance are damages, situations, expenses and consequences arising from:
- ✗ Pre-existing or chronic illnesses, injuries, or conditions suffered by the Insured prior to the start of the trip that become apparent during the trip.
- ✗ Epidemics, pandemics, infectious diseases that appear suddenly, are large-scale, and spread rapidly through the population, and diseases caused by air pollution and/or contamination. Quarantines resulting from any of the causes described are also excluded.
- ✗ Mental illnesses, preventive medical check-ups, spa treatments, cosmetic surgery, and any cases where the purpose of the trip is to receive medical treatment or surgery, alternative medicine treatments (homeopathic, naturopathic, etc.), expenses arising from physiotherapy and/or rehabilitation treatments, and related treatments.
- ✗ Likewise, diagnosis, monitoring, and treatment of pregnancy, voluntary termination of pregnancy, and childbirth are excluded, unless the care is urgent and always occurs before the sixth month.
- ✗ Fraudulent acts of the policyholder, insured, beneficiaries or successors in title.
- ✗ Those related to events that occurred prior to the policy coming into effect.
- ✗ Wars, demonstrations, insurrections, popular tumultuous movements, acts of terrorism, sabotage and strikes, whether officially declared or not.
- ✗ Earthquakes, floods, volcanic eruptions and, in general, those that arise from the unleashing of the forces of nature.



Are there any restrictions regarding coverage?



Yes, there are restrictions on coverage in the following cases:



Risks that occur outside the territorial scope covered by the policy's Specific Conditions, or within the established kilometer deductible.



The actions or conduct of the insured contrary to the instructions given by the Insurer.



We only provide coverage up to the limit of the insured amount.



The deductibles established in the policy.



Where am I covered?



In the territorial scope corresponding to the contracted option and reflected in the Specific Conditions.



Please refer to the TERRITORIAL SCOPE section of the General Insurance Conditions to learn about our policy on sanctioned countries.



What are my obligations?

- __ Pay the premium.
- __ Report the incident within a maximum of 7 days. __
Minimise the consequences of the incident.
- __ Communicate to the insurer all circumstances known to the Insured that alter the risk.



When and how should I make my payments?

Payment must be made at the time of policy subscription and by the payment method indicated in the policy.



When does coverage start and end?

If you have purchased cancellation coverage, it begins on the date the policy is signed and ends at the start of the trip.

If you have contracted assistance coverage, it begins and ends on the contracted dates reflected in the Specific Conditions of the policy.



How can I terminate my contract?

The contract term is as stated in the policy. If it is automatically extended, you may object to the extension by notifying the insurer in writing at least one month before the end of the policy or any of its extensions.

You can request cancellation of the policy before the start date.

In the case of travel insurance policies with a duration of more than 30 days, you have the right to cancel the policy once the insured period has begun, provided this right is exercised within the first 14 days of the policy's start date.