TRAVEL INSURANCE

STUDENT

General terms and conditions.

CONTENTS

INTRODUCTION

The purpose of this policy is to state the travel assistance cover for studies and/or internships detailed in the policy as a consequence of a chance event in the cases and conditions set out in the policy, provided that these occur:

- During relocation on the part of the insured person.
- Away from the place of residence thereof.
- Within the territorial scope covered.
- During the time period purchased.

Cover under the policy ceases to be effective once the insured person has completed travel and returned to the place of residence thereof (other than where the cover expressly indicates termination at another time)

Policy types and optional modules

Accident Insurance (temporary cover).

- Student.

Additional modules for optional purchase

- Pre-existing conditions cover.

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

The optionally purchased cover supplementary to the assistance insurance (*Student*) may not be purchased separately from the assistance insurance.

The maximum age for this insurance is 65 years.

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

We ask that you carefully read in these General Terms and Conditions together with your Specific Terms and Conditions.

How to read the terms and conditions of the policy

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

What is covered by your policy?

In the upper part we detail the cover for each provision or module.

What is NOT covered by your policy?

In the lower section we detail what is excluded from each cover provision or module.

Procedures in the event of insured loss

Following the cover and exclusions, we indicate how to contact us in each situation.

Your policy

IMPORTANT INFORMATION

Some important conditions applying to your policy are as follows:

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

How to get the most out of your insurance

We want you to get the most out of your insurance. To this end, we ask you to:

- Read the General Terms and Conditions together with the Specific Terms and Conditions and ensure that the insurance covers those events that you consider may occur.
- Ensure that you understand the conditions and exclusions of your policy because, in the event that these conditions are not met, it could affect any claim or request that you make.

By accessing https://ea.eclaims.europ-assistance.com you will find additional services and tools that will contribute to your peace of mind throughout travel.

Modification of details in the policy

The policyholder is required to notify us of any modification to the details thereof. This must be performed in writing at the earliest opportunity. **We reserve the right to suspend cover where this obligation is not met.**

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

- Your place of residence.
- Travel destination.
- Departure or return dates.

Some changes may require of you the prior payment of an additional premium.

In the event of any doubt, you may contact our customer service:

Customer Service	
Telephone	From Spain **900 299 373**. From abroad: **(34) 91 514 37 99**
Email	atencion_cliente@europ-assistance.es (exclusive for policy consultation and purchase)

IMPORTANT CLARIFICATION

This insurance does not cover everything. It solely covers situations as described in these General Terms and Conditions.

Some important events that are not covered are:

- Chronic and pre-existing illnesses (unless you have purchased the pre-existing conditions cover module and/or except as stipulated in the cover "Medical expenses outside the country of the usual place of residence" and "Medical transfer of the sick and injured").
- Events indicated in the sections of the General Terms and Conditions and General Exclusions.
- Events indicated in section "What is not covered by your Policy" for each provision or module.
- The insurance excess that we indicate in each section.
- Insurance premiums.
- Any other supplement that is not charged by the service providers.

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

How to contact us

Ensure that you have your policy number to hand when you contact us:

24-hour travel assistance

Telephone	From Spain: **900 299 219** From abroad: **(34) 91 514 99 60** From the United States: **(1) 929 547 4060**
Web	Click on the link on your smartphone: https://viajes.quickassistance.es or scan the QR code

Indicate the policy no., name and surname, current location and contact telephone number.
Provide us with information on your situation and the type of assistance required.

Baggage, delays

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

Access the web page and register. Once you have done so, you will be able to create your claim for indemnity or payment of expenses and to track the status of this.

Requesting indemnity or payment of expenses

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

Access the web page and register. Once you have done so, you will be able to create your claim for indemnity or payment of expenses and to track the status of this.

Postal address	Apdo. Correos 36316 28020 MADRID

In the event that we request original documentation, you are required to send this to this post office box.

Complaints Service

Email	reclamaciones@europ-assistance.es
Postal address	EUROP ASSISTANCE, Complaints Service Paseo de la Castellana. 130 28046 MADRID

Personal Data Protection

Email	delegadoprotdatos@europ-assistance.es
Postal address	EUROP ASSISTANCE Att. Data Protection Officer Paseo de la Castellana, 130, 28046 MADRID

General Terms and Conditions

Important conditions with respect to your policy

- The duration of the insurance, the territorial area for cover, as well as the policy type chosen and coverage and exclusions thereof, are as stipulated in the Specific Terms and Conditions of your policy.
- Your policy is intended solely for persons resident in Spain.
- Solely those covered insured losses that occur within the effective term of the insurance will be covered.
- In general, and where deemed necessary, we reserve the right to request the originals of any required documentation.

Entry into force and insurance term

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

Once you have commenced travel, you are able to extend the policy term with Europ Assistance prior to the expiry of the initial policy by:

1. Contact our Customer Service Department or
2. Taking out a new policy consecutive to the previous one.

No situation prior to the extension date will, under any circumstance, be covered once travel has commenced, nor will the purchase of a policy NOT consecutive to the previous one be permitted.

Commencement of insurance cover

Cover commences on the date indicated in the Specific Terms and Conditions of your policy, even though the said date may be subsequent to the commencement of travel.

Insurance term

The insurance term is that stipulated in the Specific Terms and Conditions of your policy.

Duration of travel

The duration is that specified in the Specific Terms and Conditions.

Distance exclusion

You are covered beyond a distance of 35 km from your place of residence.

In the event that your place of residence is located on an island, you are covered as of a distance of 15 km from the same.

Territorial Area

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

Although featuring in the territorial scope purchased, we do not guarantee the provision of assistance in those countries that are in a state of war, insurrection or armed conflict of any nature, or are subject to terrorist acts, revolutions, civil commotion or disturbance, whether officially declared or otherwise. In the event that you are situated in one of these countries prior to the occurrence of the said events and require medical assistance as aresult thereof, we will pay those expenses covered and duly justified by a medical report, a copy of the invoices in question and proof of payment. We reserve the right to request originals where we consider this to be necessary.

This insurance provides cover in the countries and destinations indicated in your policy, with the exception of the following countries and territories detailed from time to time at: https://www.europ-assistance.es/informacion-legal/Informacion-sobre-sanciones-internacionales-y-paises-excluidos.

Insurance limits

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

Chronic or pre-existing illnesses

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

- unless you have purchased the optional module "Pre-existing conditions cover".
- with the exception of the stipulations in the cover "Medical expenses outside the country of the usual place of residence" and "Medical transfer of the sick and injured".

IMPORTANT CLARIFICATION

In the event of having purchased the optional module "Cover for pre-existing conditions" you are covered solely in the cases indicated.

Sports and activities

We cover all sports without exception, provided that these are performed within the scope of school competitions at the travel destination.

In the event that you participate in sports or recreational activities during travel, you are entitled to insurance cover provided that:

1. You do this as an amateur as opposed to a professional and receive no remuneration
2. The purpose of travel is not participation in sports or recreational activities
3. You do not participate in any sport or activity as part of a professional competition. School competitions at the destination will be covered.
4. Activities at altitudes not exceeding 4,000 metres.
5. Underwater activities no deeper than 30 metres.
6. The sport or activity is not dangerous or high risk
7. The sport or activity is not expressly excluded in the insurance

Precautions

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

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

Subrogation

We are subrogated, up to the total cost of the services provided by us, into the rights and proceedings corresponding to you against any person responsible for the events and which have led to our intervention. Where the cover provisions undertaken in performance of this policy are covered in part or wholly by another insurer, national health service or any other institution or person, we will be subrogated into your rights and proceedings against the said company or institution. To this effect, you undertake to actively collaborate with us providing any help or furnishing whatever documentation that may be considered necessary.

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

Prescription

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

Communications

You are required to contact us directly regarding any question related to your policy. You may consult the manner in which to do this in the section "How to contact us".

Those communications that reach us on behalf of the policyholder via an insurance broker or agent are also valid.

Divergence

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

International sanctions

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

For further details, please visit the web pages:

- https://www.un.org/securitycouncil/sanctions/information,
- https://sanctionsmap.eu/#/main,
- https://www.treasury.gov/resource-center/sanctions/Pages/default.aspx

Clause regarding travellers from the United States

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

IMPORTANT INFORMATION

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

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

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

Prior Information

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

1. This insurance contract is entered into under the provisions of the right of establishment with the Spain Office of the French insurer Europ Assistance, a French limited liability company governed by the French Insurance Code, with equity capital of 48,123,637 Euro, registered with the number 451 366 405 RCS Paris, and domiciled at 2 rue Pillet-Will, 75009 Paris, France.

2. Europ Assistance S.A., Sucursal en España is duly registered in the Administrative Register of Insurance Entities of the General Directorate of Insurance and Pension Funds (Dirección General de Seguros y Fondos de Pensiones), with key E0243 and registered office at no.130, Paseo de la Castellana, 28046 Madrid.

3. Without prejudice to the authority of the General Directorate of Insurance and Pension Funds (DGSFP), the member state to which the regulation of the Insurer corresponds is France and, within the said member state, the Authority to whom regulation corresponds is the Autorité de Contrôle Prudentiel et de Résolution (ACPR), domiciled at no. 4, Place de Budapest, CS 92459, 75436 Paris Cedex 09, France.

4. This insurance contract is governed, where applicable, by the items agreed in the General, Specific and Special Terms and Conditions in accordance with the stipulations of Act 50/80, dated October 8, on Insurance Contracts; the Insurance and Reinsurance Company Regulation, Supervision and Solvency Act (Act 20/2015, dated July 14) and implementing regulations thereof.

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

6. That, in the event of any complaint or claim, Europ Assistance S.A., Sucursal en España makes a Complaints Service system available to insured parties, the Regulations of which may be consulted at the website www.europ-assistance.es.

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

   Complaints Service

   Paseo de la Castellana, 130. 28046 Madrid.

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

   Having exhausted the procedure of the Complaints Service system, the claimant is entitled to present the complaint to the General Directorate of Insurance and Pension Funds, the address of which is:

   Paseo de la Castellana, 44.

   28046 Madrid.

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

8. In cases in which the distribution of the insurance is undertaken directly by the insurer, the employees thereof will receive variable remuneration as recompense.

Definitions

All words and expressions defined below have the same meaning in the policy.

The definitions appear in alphabetical order.

Accident(s)/accidental

Bodily injury or material damage that occurs during the effective term of the policy. This must be caused by an event that is sudden, external and unintentional on the part of the insured person.

For the purposes of the "Accident Insurance" cover, events resulting in the death and/or total or partial disability of the insured person are considered as accidents under the terms set out in the cover in question.

Companion

Any person other than the insured person registered in the same purchase of travel. This person is not required to be insured, unless indicated otherwise.

Temporary accommodation

A legally accredited establishment or private home that is professionally assigned to the provision of accommodation to people in exchange for a financial payment, and in which the insured person is temporarily housed during the course thereof.

Insured person, you, your

The place of residence of the natural person (students, teachers and/or monitors) who appears as the insured person in the Specific Terms and Conditions of the policy must be situated in Spain. The insured person assumes the duties derived from the policy.

Insurer, us, our, we

Europ Assistance, S.A., Sucursal en España, with registered office at Paseo de la Castellana, 130, 28046 Madrid, that assumes the contractually agreed risk. Europ Assistance is authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), with registered office at 4, Place de Budapest, CS 92459 Paris Cedex 09, France and, with regard to market practices, by the Directorate General for Insurance and Pension Funds (DGSFP) of the Spanish Economy and Digital Transformation Ministry.

Breakdown

Is the damage occurring to a vehicle or means of transport. This damage must be caused by internal, common, unforeseen and unavoidable causes and immobilise and impede the use thereof.

Natural disaster

Flooding, earthquake, tsunami, land slippage, avalanche, hurricane, tornado, fire, volcanic activity, blizzard, typhoon, cyclone, cold front, drought and/or any other phenomena declared as a natural disaster by the corresponding authorities. The aforementioned must be caused by nature, rather than human activity.

Quarantine

Temporary isolation of persons to prevent an infectious disease from spreading.

Course and/or internship

Paid training and/or internships regarding a subject for a given period of time.

Dangerous or high-risk sport/activity

Sport / activity that represents a real or apparent danger to the physical integrity of participants, including life-threatening risks.

Place of residence of the insured person, your place of residence

That of your residence in Spain, other than in the case of policies purchased for incoming travel.

Place of Residence in Spain

The temporary place of residence declared by the insured person when purchasing the insurance policy, located in Spain for the duration of the course and/or internship.

Duration of travel

The maximum duration of travel is that corresponding to the policy type purchased by the policyholder.

Serious Illness / Serious Accident

We consider as serious an illness or accident that can be associated with any of the following points:

1. Requires hospitalisation for a period of at least 24 hours (time spent in accident and emergency is considered to represent hospitalisation)
2. The pathology justifies the need to remain in bed/rest or the cessation of any activity, whether professional or private.
3. Diagnosis of cancer (or other illness) requiring active treatment on the dates of travel.
4. Usual or minor illnesses diagnosed and which, in the opinion of our medical team, advise against travel.

In all cases it is necessary that the event occurs following purchase of the policy and that the treating doctor advises against commencing travel on the date anticipated in the medical report.
The provision of all tests enabling the documentation and irrefutable demonstration of the medical process will be necessary.

Unforeseen illness

Unexpected change in the state of health of a person during travel insured under the policy. The said impairment in health most require assistance by a doctor. The aforementioned must necessarily be a legally recognised doctor or dentist that diagnoses and confirms the said change in health. We consider Covid-19 as being equivalent to any other illness.

Mental illness

Disturbance of psychological and behavioural functions diagnosed by a medical specialist.

Pre-existing or chronic Illness

Pre-existing or chronic illness is considered to consist of any pathology where symptoms appear prior to the purchase of the policy, even where a definitive diagnosis has not yet been made.

Epidemic

An Epidemic is considered as consisting of the sudden, widespread appearance of an infectious disease that spreads rapidly and simultaneously affects many people in the same or various geographical areas.

Baggage

The suitcase(s), bag(s) and similar items, as well as clothing and items for hygiene and personal use that the insured person requires during travel and are located within the interior of the aforementioned.

Sports baggage / equipment

Items used for participation in recognised sports (rackets, balls, golf clubs, for example).

Stabilisation

The time when the airway has been secured, bleeding controlled, shock treated, fractures immobilised, worsening of the patient's condition interrupted and vital signs (blood pressure, pulse, respiration and tissue perfusion) sustained over time.

Abroad
Any country other than Spain.

Immediate family member
Spouse or civil partner duly registered in the corresponding official register. Parents, parents-in-law, children, sons and daughters-in-law, siblings and siblings-in-law, grandchildren and grandchildren-in-law, grandparents and grandparents-in-law.

Force majeure
Any event not caused by human action. This event must be unforeseeable or, in the event that it is foreseeable, must prove unavoidable.

Strike
Collective stoppage of work on the part of workers in order to achieve a particular goal or exert pressure with respect to certain situations.

Petty theft
Removal of another's movable property without violence or intimidation to persons or the use of force.

Place of travel destination
City, town or destination point for the insured course and/or internship.

Pets.
Dogs and cats under ownership that have an identification chip (or document accrediting ownership of the cat in Autonomous Regions where a chip is not mandatory for cats). **Dogs classified as "potentially dangerous dogs" in the various autonomous regions are not considered pets.**

Means of public transport
Collective transport of passengers on a scheduled service. A scheduled service is understood to consist of that which is authorised by the competent authorities for the public transport of passengers, be this by way of maritime-river transport, public road transport, rail transport or air transport. Air taxis, helicopters and aircraft chartered by State for the transport of military personnel in the line of duty are excluded from consideration as scheduled air transport.

Pandemic
An epidemic disease that spreads to many countries or affects almost all individuals in a location or region.

Policy
The contractual document that contains the Regulatory Terms and Conditions of the Insurance. The Specific and Special Terms and Conditions (individualising the risk), as well as any supplements and schedules that are issued to complete or modify the same, form part of these General Terms and Conditions.

Premium
The price of the insurance. The receipt of the premium includes the price of the insurance, any surcharges and legally applicable taxes.

Prostheses
Any item that replaces or substitutes the function of an organ or part of the body.

Incoming
All types of travel in which the destination is Spain, where the place of residence of the insured person is located abroad. For the purposes of the provision of the cover and limits of indemnity described with respect to each, the place of residence of the insured person is that of the habitual residence thereof in the various countries of origin. Consequently, in all cases in which the word Spain appears, this shall be understood to represent the country of origin of the insured person.

Theft
Removal of another's movable property with violence or intimidation to persons or the use of force.

Sabotage
Intentional damage or destruction of a service, facilities, process, etc., used in protest against the owner or operator thereof.

Insured loss
An event that is sudden, accidental, unforeseen and unintentional on the part of the insured person, the damages of which are insured under this policy. Various damages relating to the same cause are considered as a single insured loss.

Terrorism
Actual use of force or violence by any person or group of persons resulting in material or non-material damage. This person or group of persons may act in isolation or in relation to a political, religious, ideological or similar organisation.
An act of terrorism must be declared as such by the government of the location in which it occurs.

Insurance policyholder
The natural person or legal entity that contracts and pays for the policy to the insurer. The policyholder assumes the duties corresponding thereto and that are derived from the policy. The policyholder must be resident in Spain.

Vital urgency
A situation requiring immediate medical attention due to a risk of death or temporary or permanent disability.

Travel
Relocation from the place of residence of the insured person, from departure up to return, intended for the pursuit of the course and/or training for which this policy is purchased.
All travel performed by the insured person during the course and/or internship covered by this policy is included.

Procedures in the event of insured loss

To request Assistance / Indemnity / Payment of expenses

Our commitment:

- A highly experienced member of our team will attend to your request and inform you of the steps to follow.
- Your call will be returned where we have made a commitment to this.
- You will be kept informed of the progress of your request.

In order to submit your request or claim:

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

IMPORTANT NOTE

For the submission and processing of your request, you are required to provide your policy number.

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

Information that you are required to provide in all cases

In all cases we will request:

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

IMPORTANT INFORMATION

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

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

Information and conditions of your request

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

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

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

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

IMPORTANT NOTE

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

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

Currency

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

Travel insurance

Medical assistance

What is covered by your policy?

In the event of illness or accident occurring in an unforeseen manner during travel, we will pay up to the limits indicated in your Specific Terms and Conditions, arising from:

1.1 Medical expenses outside of the country of the place of residence of the insured person.
1.2 Dental expenses.
1.3 Transfer to a hospital in the event of emergency.
1.4 Extension of stay in temporary accommodation due to illness or accident.
1.5 Telephone medical counselling.
1.6 Medical transfer of the sick and injured.
1.7 Return of insured family members.
1.8 Party to accompany minors and dependent persons.
1.9 Forgotten medication.
1.10 Reincorporation into travel itinerary.
1.11 Extension of a hotel stay of a companion "in situ".
1.12 Relocation of a companion "in situ".
1.13 Relocation of a person to accompany the insured person when hospitalised.
1.14 Subsistence expenses for a person to accompany the insured person while hospitalised.
1.15 Lodging expenses of the companion in a hospital
1.16 Medical expenses of the displaced companion.
1.17 Transport of mortal remains.
1.18 Escort of mortal remains.
1.19 Burial service.
1.20 Expenses arising from rehabilitation or physiotherapy treatment
1.21 In-person psychological consultation
1.22 Optical expenses due to accident

IMPORTANT INFORMATION

This policy consists of assistance insurance, not private medical insurance. Solely essential medical expenses are covered in the event of an unexpected accident or illness during travel.

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

What is NOT covered by your policy?

IMPORTANT INFORMATION

The exclusions relating to this provision are indicated below.

You are also required to consult the **General Exclusions** referring to all of the provisions and modules of the policy.

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

- Pre-existing or chronic illnesses, injuries or conditions suffered prior to the purchase of the policy, which manifest during the course of travel and require medical assistance as a result thereof, other than as indicated in the cover for "Medical expenses outside the country of the usual place of residence" and "Medical transfer of the sick and injured". *This exclusion is not applicable in the event of the purchase of the pre-existing conditions module.*

- Preventative medical check-ups, heat treatment, cosmetic surgery and those cases in which the purpose of travel is medical treatment or surgical intervention, alternative medical treatments (homoeopathy, etc.), the expenditure derived from physiotherapy and/or rehabilitation as well as related items.
- Suicide, attempted suicide or self-harm on your part.
- Epidemics; pandemics; infectious diseases that appear suddenly and spread rapidly through the population. Quarantine periods derived from any of the aforementioned causes are likewise excluded.
- Illnesses caused by atmospheric pollution and/or contamination.
- Illnesses and accidents derived from the consumption of alcoholic beverages, narcotics, drugs or medication, other than that which has been prescribed by a doctor.
- The diagnosis, follow-up and treatment of pregnancy, the voluntary interruption thereof and the birth process are also excluded, unless involving a situation where emergency care is required and always prior to the 26th week of gestation.
- The medical transfer of the sick or injured when the condition is caused by disorders or injuries that may be treated "in situ".
- Voluntary refusal, delay or anticipation on your part of the medical transfer proposed by us and agreed with our medical service.

A) The cost of spectacles and contact lenses, as well as the acquisition, implantation-substitution, removal and/or repair of prostheses (prostheses being understood as any element that substitutes or reinstates the functionality of an organ or part of the body), anatomical parts, osteosynthetic material and orthopaedic material, the cost of which exceeds 100 Euro.
This exclusion is not applicable:
  - other than as indicated in the cover "Optical expenses due to accident":
  - in the event that the replacement or implantation of these elements is motivated by a covered insured loss.
  - in the event that you have purchased the Pre-existing Conditions module.

- Endodontic work, cosmetic reconstructions of previous dental treatment, prostheses, veneers and dental implants, *other than as indicated in the cover "Dental expenses".*
- The reimbursement of medical, surgical and pharmaceutical expenses is specifically excluded where the value of this is less than 50 Euro.
- Acts of reckless disregard or gross negligence; the expenses arising from criminal acts and your participation in wagers, challenges or disputes, other than in cases of legitimate self-defence and/or when your life is at risk.
- The consequences derived from driving vehicles over non-standard roads or roads that are inappropriate for traffic.
- The performance of any sporting activity and/or adventure activity, either professionally or in receipt of remuneration (including training and competition) *other than school competitions at the travel destination.*
- The performance of sporting activities where the insured person participates in official or federated competitions, *other than school competitions at the travel destination.*
- The performance of sporting activities where these are the main purpose of travel, *other than school competitions at the travel destination.*

Participation as an amateur in the following or similar dangerous or high risk sports or recreational activities is likewise excluded:

- LAND-BASED SPORTS: Bungee jumping, gorge walking, mountaineering above 4,000m. Canyoning, via ferrata, abseiling, mountaineering, approaches over glaciers, caving, climbing, downhill biking, half pipe

- WATER SPORTS: surfing, windsurfing, kitesurfing, fly surfing, body boarding, jet skiing, water skiing, extreme kayaking, rafting / hydrospeed, white water canoeing, busbob, hydrobob, unpiloted motor vessels, deep-water soloing, cliff jumping, underwater activities with dives exceeding a depth of 30 metres.
- WINTER SPORTS. Alpine skiing, snowboarding, approaches over glaciers. Any off-piste activities.
- MOTOR SPORTS: other than organised excursions with a guide/monitor. Driving of motor vehicles in races or rallies, trial motorbikes and motocross bikes
- AIRBORNE SPORTS: Hot air ballooning, tethered ballooning, helicopter flying, paragliding, hang gliding, parachuting, freefall, wingsuit, sky surfing, base jumping, paramotor, paratrike, ultralight, gliding, slackline, highline, rap jumping
- MARTIAL ARTS: Boxing, weightlifting, wrestling (in its varios classes) karate, kickboxing, muay thai, judo, wrestling, Greco-Roman wrestling, jiu jitsu, wushu, san da, sambo, taekwondo…
- BULLFIGHTING: Bullfighting and any participation in shows involving bulls;
- Hunting.

Any sports or recreational activities that are clearly dangerous or high risk are, in general terms, excluded.

Procedures in the event of insured loss

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

1. You are required to notify us of your illness or accident at the earliest opportunity. In the event that you are prevented from making the aforementioned notification by force majeure, you are required to perform this as soon as the cause impeding notification ceases.
2. You are required to notify us of the event within a maximum time frame of 7 days as of the moment at which you become aware of this, otherwise we will be entitled to reclaim the damages and losses arising as a result of the failure to notify us.

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

24-hour travel assistance	
Telephone	From Spain: **900 299 219** From abroad: **(34) 91 514 99 60** From the United States: **(1) 9295474060**
Indicate the policy no., name and surname, current location and contact telephone number.	
Provide us with information on your situation and the type of assistance required.	

In the event that you do not accept our decisions and/or do not wish to be repatriated in the manner that we indicate, we will not be able to provide you with the cover indicated in the provisions:

- 1 – Medical Assistance.
- 6 – Accident Insurance.
- Pre-existing conditions module.

We are obliged to reject requests related to these provisions and cover.

The remaining cover will remain valid throughout travel.

Documentation that you are required to provide us:

In all cases you are required to provide us:

- A medical report that is as complete as practicable. This must have been issued in the place where assistance is required.
- In the event that the medical report is handwritten and/or has not been issued by a doctor specialising in the

illness in question, and our medical team so requests, you are required to send us:

- A copy of the prescription for the medication prescribed by the doctor and the proof of payment for this medication.
- Copy of the invoice for medical expenses and proof of payment.
- Any other document that we require in order to process your case.

IMPORTANT INFORMATION

In the event that you act contrary to our instructions, the expenses arising as a consequence thereof will be borne by you.

Content of cover:

1.1 Medical expenses outside of the country of the usual place of residence.

You are required to contact us as soon as you are able in order for us to manage assistance.

Wherever possible, we offer to carry out a medical consultation with our medical team by telephone.

Which medical expenses do we pay?
In the event that you become ill unexpectedly or suffer an accident during travel away from the country of your place of residence, we will organise and pay:

- Necessary medical expenses and diagnostic tests authorised by our medical team;
- Hospitalisation costs.
- Medication prescribed by the doctor that attends you. We will not pay the expenditure for those medications necessary for treatments that extend beyond the completion of travel or which are acquired to treat a chronic condition.
- Expenses for local ambulance journeys ordered by a doctor.
- Expenses up to stabilisation within 48 hours of admission to hospital in the event that you suffer a life-threatening emergency due to an unforeseeable complication of a pre-existing or chronic illness.

In the event that you are on board a cruise liner, we will only organise and/or pay for assistance to you or your relocation as of the point at which you are on dry land.

What amount do we pay?
Up to the limit corresponding to the policy type purchased for each insured person and period purchased, during the effective term of the insurance.

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

And if you are attended to in a centre belonging to Social Security?
For the items indicated above and up to the limit indicated, we will pay the part of the costs not assumed by Social Security.

What happens in the event that we do not intervene directly?
In order that we are able to pay the expenses, you are required to submit:

- A copy of the invoices and proof of payment.
- Full medical report issued by the intervening doctor, including symptoms, tests performed, diagnosis, treatment. We reserve the right to request original medical reports including previous history where we deem this to be necessary.

1.2 Dental expenses

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

We will pay up to the limit of the policy type purchased and within the limit stipulated in "Medical expenses outside the country of the place of residence of the insured person".

Excluded: cosmetic reconstructions of previous work, dentures, veneers and implants.

Within this same limit we will also pay the costs of fillings, endodontic work and the repair of dental aligners.

Under what circumstances will we pay these expenses?
In the event that, during travel, we have provided you with emergency dental care under this cover and the costs listed above are incurred as a result of the said care.

In the event that this policy is purchased for incoming travel and this fact is indicated in the specific terms and conditions, the limits stipulated in the medical expenses cover will be applied inversely.

1.3 Transfer to a hospital in the event of emergency

In the event that, during travel, you become ill or suffer an accident that prevents you from travelling under your own means to a medical centre, we will organise and the bear the expense of:

- Transferring and returning you to and from the temporary accommodation to the nearest hospital or clinic and
- Medical attention during the transfer where necessary.

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

1.4 Extension of stay in temporary accommodation due to illness or accident.

In the event that you become ill unexpectedly or suffer an accident during travel and:

- Do not require hospitalisation.
- Are unable to continue travel.
- Our medical team recommends that you extend your stay.

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

The stay includes accommodation and subsistence.

1.5 Medical counselling by telephone

Do you have queries of a medical nature?
Call us if you have queries of a medical nature, such as understanding the results of analyses, or a need for guidance regarding medication.

Our doctors will answer your queries and provide advice, however they are unable to order treatment, or provide diagnoses.

Service timetable:
From 09:00 to 19:00 daily (Spanish mainland time).

1.6 Medical transfer of the sick and injured

How and to where will we transfer you?

- In the event that you become ill unexpectedly or suffer an accident and, in the place where you are located there are insufficient means for treatment, we will transfer you to the nearest hospital that is sufficiently equipped to attend to you.
- In the event that you suffer a life-threatening emergency due to an unforeseeable complication of a pre-existing or chronic illness, we will transfer you to the nearest hospital that is equipped to treat you.
- In the event that you are discharged from hospital but are not in a condition to continue travel or where your scheduled travel has terminated, we will transfer you to your place of residence.
- In the event that you are admitted for an extended period of time, though are, according to the intervening doctor,

medically stable to enable travel, we will transfer you to your reference hospital near to your place of residence.

Our medical team will always evaluate and authorise transfers taking solely medical criteria into account.

How will we transfer you?
As soon as we are advised, our doctors will make contact with the doctors that are treating you.

We will evaluate the seriousness of your situation in order to authorise transfer. We will solely take medical criteria into account for the authorisation, at all times respecting international health measures in force.

We will carry out this transfer at all times at the discretion of our medical team. using the following means:

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

The use of a medical aircraft or helicopter is excluded where the insured loss occurs outside Europe or countries on the Mediterranean seaboard.

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

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

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

1.7 Return of insured family members.

We will pay travel for a person, insured or otherwise, who remains with you or delays return in order to accompany you during your Illness, accident or death.

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

- We have had to transfer you due to a sudden or serious illness or an accident.
- Your death.

We will organise and meet the cost of the relocation of the said insured companions up to the point where travel commenced or to the hospital where you are located.

How will we transfer them?
The aforementioned transfer will be performed by means of the following:

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

1.8 Party to accompany minors and dependent persons

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

- Suffering an accident.
- Becoming unexpectedly ill.

How will we help you?
We offer you the possibility of a companion for the aforementioned minors or dependent persons up to return to your place of residence in the event that there is no other person with you able to take charge of these.

You are entitled to choose that we:

- Relocate a person designated by you or your family and who lives in the same country as you, or
- Relocate a person authorised and trusted by us.

How do we do this?
We will arrange and pay for the outbound and return travel of a companion by:

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

1.9 Forgotten medication

In the event that, during travel abroad, you require medication forgotten at home, we will pay, **up to the limit corresponding to the policy type purchased**, for the shipping costs in the event that:

- you are unable to purchase this in your current location due to the requirement for a medical prescription, we will manage and pay for your visit to a doctor in order to procure the said prescription where the doctor considers this to be necessary.
-
- you are unable to purchase another medication with the same active ingredient in the current location, you are required to manage the purchase in the country of your place of residence, along with the shipping thereof.

You must comply with the laws and regulations of the countries concerned (health and customs authorities).

In order for us to pay you these costs, you are required to send us the medical prescription for the medication prescribed before travel, a copy of the invoices and proof of payment. The detailed breakdown of the items must be included in the invoices or proofs of payment.

1.10 Reincorporation into travel itinerary

We will assist you to re-join scheduled travel in the event that you have been obliged to abandon this due to an unforeseen or serious illness or accident covered by your insurance.

When will we help you?
When our medical team determines that you have recovered and are able to travel once more, and where the scheduled travel is incomplete.

How do we do this?
We will arrange and pay for:

- A rail ticket.
- An economy class scheduled airline ticket and/or
- any other means of transport and/or connection that we consider appropriate in each case.

For whom do we organise this?
For you and for a person that has remained in order to accompany you.

Do we intervene in any other case?
When we transfer you to your place of residence or hospital near to the same.

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

1.11 Extension of a hotel stay of a companion "in situ"

In the event that you are hospitalised during travel by an unforeseen illness or due to an accident, we will pay for the cost of a hotel stay for an insured companion in order to accompany you throughout your hospitalisation.

In the event that you are a minor and not hospitalised, though required to remain in the accommodation or prolong your stay in the accommodation on medical prescription, we will pay these expenses to a person who remains to accompany you.

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

The stay includes accommodation and subsistence.

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

1.12 Relocation of a companion "in situ"

In the event that you are hospitalised due to a serious illness or an accident, we will pay the transport costs of an insured companion that is travelling with you.

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

We will pay **up to the limit corresponding to the policy type purchased.**
In order to enable the payment of these expenses to your companion, it is necessary to send to us a copy of the invoices and/or tickets, along with proof of payment.

1.13 Relocation of a person to accompany the insured person when hospitalised

In the event that you are hospitalised for a period exceeding five days and no immediate family member is present, we will organise and pay for travel on the part of a person from the country of your place of residence.

And if you are a minor?
Situation A
You are hospitalised for more than two days and no immediate family member is present. We will arrange and pay for travel on the part of two persons from the country of your place of residence.

Situation B
You are not hospitalised, though are required to remain in the accommodation or extend your stay in the accommodation due to medical prescription and no immediate family member is present. We will organise and pay for travel on the part of one person from the country of your place of residence in order to accompany you as of the moment that you are required to remain alone.

How will we transfer you?
The outbound and return journey of this person (or persons) will be by means of:

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

1.14 Lodging expenses for a person to accompany the insured person while hospitalised.

In the event that you are hospitalised for a period exceeding five days and no immediate family member is present, we will pay for a hotel stay on the part of the person relocated from your place of residence in order to accompany you.

And if you are a minor?
Situation A
You are hospitalised for a period exceeding two days and no immediate family member is present. We will arrange and pay for a stay on the part of two persons from the country of the place of residence.

Situation B
You are not hospitalised, though are required to remain in the accommodation or extend your stay in the accommodation due to medical prescription and no immediate family member is present. We will pay for a hotel stay on the part of one person that accompanies you as of the moment that you are required to remain alone.

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

The stay includes accommodation and subsistence.

In the event that this is not managed by us, it is necessary for your companion to send us the justifying medical information, a copy of the invoices and the proof of payment in order that we are able to reimburse these expenses.

1.15 Lodging expenses of the companion in a hospital

In the event that you are hospitalised for a period exceeding five days (two days if you are a minor) and no immediate family member is present, we will pay for a stay at a hospital on the part of the person (or persons) that we have relocated from your place of residence in order to accompany you.

We will pay the subsistence expenses **up to the limit corresponding to the policy type purchased.**

The stay includes accommodation and subsistence.

In the event that this is not managed by us, it is necessary for your companion to send us the justifying medical information, a copy of the invoices and the proof of payment in order that we are able to reimburse these expenses. **This provision is not cumulative with any other by means of which we pay the subsistence expenses of your companion (for example, "Subsistence expenses of a person to accompany the hospitalised insured person" or "Extension of a hotel stay of a companion in situ").**

1.16 Medical expenses of the displaced companion

In the event that the person we have relocated to accompany you falls ill unexpectedly or suffers an accident, we will organise and/or pay, **up to the limit corresponding to the policy type purchased:**

- **necessary medical expenses and diagnostic tests authorised by our medical team**
- **hospitalisation costs**
- **medication prescribed by the doctor that attends you. We will not pay the expenditure for those medications necessary for treatments that extend beyond the completion of travel or which are acquired to treat a chronic condition.**

expenses for local ambulance journeys ordered by a doctor

Under what circumstances will we pay these expenses?

- where you travel outside of Spain unaccompanied by an immediate family member and require accompaniment due to an illness or accident, and
- whilst the relocated person is accompanying you and requires medical assistance.

1.17 Transport of mortal remains.

In the event that you die as a result of any cause during travel, we will transfer your mortal remains or ashes to the country of your place of residence.

Where will we transfer your mortal remains?
To the place of burial or cremation within the municipal district of your place of residence.

What expenses do we pay?
We will pay the cost of:

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

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

And in the event of cremation?
In the event of cremation at the place of death, we will pay:

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

In the event that, for legal or organisational reasons, the presence of a companion is required for the transfer of the urn to your place of residence, we will organise and pay for travel on the part of a person from the country of your place of residence.

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

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

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

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

In the event that the transfer is not arranged by us, we will solely pay the expense of the said transfer **up to the limit corresponding to the policy type purchased.**

1.18 Escort of mortal remains.

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

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

Where the means of transport is by air it is possible that your companion will be required to travel on a flight that is distinct from that which is transporting the mortal remains.

Your family members are required to designate a person to travel from the country of your place of residence in order to accompany your mortal remains on the return journey.

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

The stay includes accommodation and subsistence.

In order that we are able to pay these expenses, the companion is required to send us a copy of the original invoices and proof of payment.

1.19 Burial service

In the event that you die during travel, we will pay to your beneficiaries the expenses relating to the funeral service. For example:

- Coffin.
- Funeral direction and accompaniment.
- Religious services.
- Cemetery service.
- Mortuary.
- Niche.
- Burial or cremation.
- Wreaths.
- Commemorations.
- Announcement and other items.
- Any other related expenditure.

We will indemnify up to the limit corresponding to the policy type purchased.

In order to enable the payment of these expenses on our part, your heirs or beneficiaries are required to send us a copy of the invoices and proof of payment. The invoices or proofs of payment must feature a breakdown of the costs.

1.20 Expenses arising from rehabilitation or physiotherapy treatment

We will pay the expense relating to rehabilitation or physiotherapy **up to the limit corresponding to the policy type purchased.**

Under what circumstances will we pay these expenses?
Where these are prescribed by a doctor or orthopaedic specialist and are a consequence of an event covered under your insurance.

1.21 In-person psychological consultation

In the event that you require in-person counselling on medical grounds, we will pay **up to the limit corresponding to the policy type purchased**.

Under what circumstances will we pay these expenses?

- In the event that our medical team authorises the sessions.
- We appoint the psychologist or authorise the appointment of a psychologist chosen by you.

1.22 Optical expenses due to accident

We will pay for the purchase or repair of prescription spectacles or contact lenses.

We will pay these expenses up to the limit corresponding to the policy type purchased.

Under what circumstances will we pay these expenses?
In the event that, during travel:

- You suffer an accident and the spectacles break or become unusable.
- You suffer an accident and lose one or both contact lenses (solely non-disposable lenses).

In order for us to pay these expenses, you are required to submit to us:

- An accident report.
- A photograph of the broken spectacles or of the lens that has not been lost (if only one lens is lost).
- Report from the optician certifying that the spectacles cannot be repaired or that the cost of repair exceeds the cost of new spectacles (where repair is impossible).
- A copy of the invoice and proof of payment (of purchase or repair).

Incidents during travel and flights

What is covered by your policy?

For the incidents that may occur during travel, we provide the following services and reimbursements, up to the limits shown in your policy, for the expenses derived from:

2.1 Telephone interpreter service abroad.
2.2 Reimbursement of expenses due to travel delay or cancellation.
2.3 Loss of means of transport due to accident "en route".
2.4 Missed connecting flight.
2.5 Travel delays due to flight overbooking.
2.6 Return of the insured person in the event of the death of an immediate family member.
2.7 Return of the insured person in the event of the hospitalisation of an immediate family member.
2.8 Curtailment due to serious insured loss.
2.9 Return of the insured person to the travel destination.
2.10 Alternative transport due to loss of connections.

What is NOT covered by your policy?

IMPORTANT INFORMATION

The exclusions relating to this provision are indicated below.
You are also required to consult the **General Exclusions** referring to all of the provisions and modules of the policy.

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

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

Procedures in the event of insured loss

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

- You are required to notify us of the event within a maximum time frame of seven days as of the moment at which you become aware of this, otherwise we will be entitled to reclaim the damages and losses arising as a result of the failure to notify us.
- You are required to notify us of your current situation.
- You are required to arrive at your departure point with sufficient time in order to check in.

24-hour travel assistance	
Telephone	From Spain: **900 299 219** From abroad: **(34) 91 514 99 60** From the United States: **(1) 929 547 4060**
Web	Click on the link on your smartphone: https://viajes.quickassistance.es or scan the QR code
Indicate the policy no., name and surname, current location and contact telephone number. Provide us with information on your situation and the type of assistance required.	

Cancellation costs, delays, losses	
Website	https://ea.eclaims.europ-assistance.com
Access the web page and register. Once you have done so, you will be able to create your claim for indemnity or payment of expenses and to track the status of this.	

Documentation that you are required to provide us:

- Proof of cancellation or delay issued by the airline or, for other forms of transport, documentation substantiating the delay.
- Justifying statement issued and stamped by a recognised third party and indicating the cause of the event (for example: medical report issued by an intervening doctor or death certificate, fire service report, complaint filed, insurance company report...). We consider a "third party" to consist of any person other than you or an immediate family member, companion or employee of yours. The justifying statement must feature the cause of cancellation or delay and necessarily include the date on which this occurs (for example: hospitalisation, death, insured loss...).
- Copy of the invoice and/or receipts for the payment for travel to the provider, in addition to a copy of the travel voucher issued by the said provider.
- Any document that we require in order to process your case.

IMPORTANT NOTE

When you receive our indemnity, you authorise us to submit claims to the carrier on your behalf. These claims are submitted in order to recover the amount that we have paid you. You also authorise us to submit legal claims on your behalf where necessary. You authorise both us and the companies to whom we delegate this function.

Content of cover:

2.1 Telephone interpreter service abroad

In the event that, during travel abroad, you require any translation, we will provide you with a telephone translation service in the following languages:

- Spanish.
- English.
- French.
- German.

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

2.2 Reimbursement of expenses due to travel delay or cancellation

In the event that the means of transport, both on the outward and return legs, is more than 6 hours later than the scheduled departure time, or is cancelled, we will pay, per leg, **up to the limit corresponding to the mode of transport contracted.**

What expenses will we pay?

The real expenditure for the necessary purchase of clothing, food and essential items for personal hygiene. You are required to purchase the items in the place where the delay occurs.

In order for us to pay these expenses, the following are necessary:

- The delay must exceed 6 hours.
- The delay or cancellation must be due to causes beyond your control,
- The causes must be attributable to the carrier.
- Send us:
- A copy of the invoices and proof of payment. The detailed breakdown of the items must be included in the invoices or proofs of payment, along with
- A copy of proof of delay or cancellation issued by the carrier

We will pay expenses solely for delays or cancellation affecting scheduled flights.

We will solely pay the expenses that are not assumed by the carrier.

2.3 Loss of means of transport due to accident "en route".

In the event that your means of transport is lost, we will pay **up to the limit corresponding to the policy type purchased**.

This must consist of a collective means of public transport that you have purchased, with a scheduled route and fixed, published timetables.

What expenses will we pay?

The real expenditure for the necessary purchase of clothing, food and essential items for personal hygiene. You are required to purchase the items in the place where the means of transport is lost.

Under what circumstances will we make payments?

Where you have been unable to reach the airport, port, railway station or coach station from which your transport departs due to an accident with the means of transport used to reach this point.

In order for us to pay the expenses, you are required to send us the following:

- The accident report in the event of a private vehicle.
- The justification statement in the event of public transport, which likewise indicates the corresponding indemnity.
- Copy of the invoices of expenses and proof of payment. The invoices or proofs of payment must feature a breakdown of the items.

2.4 Missed connecting flight.

In the event that you miss the anticipated connection between two flights, we will pay **up to the limit corresponding to the policy type purchased.**

What expenses will we pay?

The real expenditure for the necessary purchase of clothing, food and essential items for personal hygiene, along with the transport costs that you may be required to pay.

You are required to purchase the items in the place where the connection is missed.

In order for us to pay these expenses, the following are necessary:

- The waiting time must exceed six hours.
- The waiting time must be due to causes beyond your control.
- The causes must be attributable to the carrier.

Send us:

- A copy of the invoices and proof of payment. The detailed breakdown must be included in the invoices or proofs of payment.
- Copy of the justification statement issued by the carrier.

We will pay the expenses solely where the missed connection relates to scheduled flights.
We will solely pay the expenses that are not assumed by the carrier.

2.5 Travel delays due to flight overbooking

In the event that there is a delay with respect to the anticipated departure time due to overbooking, we will pay **up to the limit corresponding to the policy type purchased.**

Overbooking arises when the carrier sells more seats than those available.

What expenses will we pay?
The real expenditure for the necessary purchase of clothing, food and essential items for personal hygiene. You are required to purchase the items in the place where the delay occurs.

In order for us to pay these expenses, the following are necessary:

- the delay must exceed six hours.
- Send us:
  - A copy of the invoices and proof of payment. The detailed breakdown must be included in the invoices or proofs of payment.
  - The original justification statement for the delay issued by the carrier

We will pay expenses solely for delays affecting scheduled flights.
We will solely pay the expenses that are not assumed by the carrier.
The amount of this expenditure must be equal to or less than the amount of the original ticket.

2.6 Return of the insured person in the event of the death of an immediate family member.

In the event that, during travel, an immediate family member of yours dies in the country of your place of residence, we will organise and pay for early return travel for you to return to your place of residence.

How will we transfer you?
Travel will be by means of:

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

When will we help you?
We will solely pay for your transfer in the event that:

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

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

2.7 Return of the insured person in the event of the hospitalisation of an immediate family member

In the event that, during travel, an immediate family member of yours is unexpectedly hospitalised in the country of your place of residence, we will organise and pay for a flight to the place of hospitalisation by:

- Scheduled airline (economy class),
- Train and/or other means of transport and/or connection that we consider appropriate.

The hospitalisation must occur following the commencement of travel on your part. The motive of the hospitalisation must be an accident or serious illness, the anticipated duration exceeding 5 days.

2.8 Curtailment due to serious insured loss

In the event of a serious insured loss at your place of residence or professional premises during travel, we will pay for an outbound and return journey in order for you to return to your place of residence by:

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

In the event of a serious insured loss at your professional premises, we will pay for travel solely in the event that your presence is essential and you may not be substituted by a third party.

What is a serious insured loss?
That produced by a fire, explosion, flooding, theft or natural forces.

2.9 Return of the insured person to the travel destination thereof.

We will arrange return to your place of residence while relocated in the event that you have been transferred in accordance with the provision “Medical transfer of the sick and injured” or in cases of curtailment covered by your policy.

When will we arrange this?

- When our medical team determines that you have recovered and are able to travel again.
- When at least 30 days are left for the conclusion of your stay.
- When you are required to undertake an essential exam in order to obtain the certificate of your studies/internship.

How do we do this?
We will arrange and pay for:

- A rail ticket.
- An economy class scheduled airline ticket and/or
- any other means of transport and/or connection that we consider appropriate.

2.10 Alternative transport due to loss of connections.

In the event that you miss the connection with the public means of transport contracted, we will pay **up to the limit corresponding to the policy type purchased.**

What expenses will we pay?

- The return transport costs to the point of origin,
- The transport costs to the final destination.
- The transport costs to the following connection point.

Under what circumstances will we make payments?
Where the previous means of public transport is delayed or cancelled due to:

- Technical failures.
- Strike, or industrial action.
- Adverse meteorological conditions.
- Natural disasters.
- Extraordinary natural phenomena.
- Intervention on the part of the authorities or other persons by means of force.

We will solely pay the expenses that are not assumed by the carrier.

Baggage and documents

What is covered by your policy?

We will pay you up to the limits shown in your policy for the incidents that you may suffer during travel with respect to your baggage and/or documentation.

3.1 Baggage search.
3.2 Loss, damage and theft of checked baggage.
3.3 Theft of valuables.
3.4 Baggage delay.
3.5 Loss or theft of travel documents.
3.6 Information on procedures to cancel cards.
3.7 Dispatch of personal items.
3.8 Reimbursement of the expense of dispatching baggage to the place of residence of the insured person

What is NOT covered by your policy?

IMPORTANT INFORMATION

The exclusions relating to this provision are indicated below.
You are also required to consult the **General Exclusions** referring to all of the provisions and modules of the policy.

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

- **Petty theft or misplacement of items, cash, jewellery and documents kept in vehicles or tents.**
- **The theft of baggage or personal belongings in tents.**
- **Any event that is a consequence of you not having checked in at the departure point where this is required.**
- **We will not indemnify separately the parts comprising an item or the accessories thereof.**

The reimbursement of the expense of the issue of a passport is excluded in the event of a failure to submit a justifying statement issued by the consulate of the country where the loss occurred.

Procedures in the event of insured loss

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

- You are required to complete the property irregularity report (PIR) of the airline in the arrival airport or, in the case of other means of transport, the document substantiating the damage or loss.
- You are required to report the event to the competent authorities in the event that the incident occurs in another means of transport, hotel or accommodation and to obtain a justification statement of the complaint in writing.
- You are required to make the complaint of the theft or misplacement to the police or authorities in the place where this occurs at the earliest opportunity and to obtain a justification statement of the complaint in writing.

Baggage, delays, losses	
Website	https://ea.eclaims.europ-assistance.com
Access the web page and register. Once you have done so, you will be able to create your claim for indemnity or payment of expenses and to track the status of this.	

Baggage search, card cancellation, dispatch of items	
Telephone	From Spain: **900 299 219** From abroad: **(34) 91 514 99 60** From the United States: **(1) 9295 474 060**
Web	Click on the link on your smartphone: https://viajes.quickassistance.es or scan the QR code
Indicate the policy no., name and surname, current location and contact telephone number. Provide us with information on your situation and the type of assistance required.	

Documentation that you are required to provide us:

- In the event of theft, a complaint relating to the theft including a list of the items stolen and the value thereof.
- Claim to the carrier, including a list of the damaged, lost or stolen items and the value thereof.
- The boarding card with baggage sticker (in the case of checked baggage)
- Copy of the purchase invoices and proof of payment thereof.
- Any other document that we require in order to process your case.

IMPORTANT NOTE

When you receive our indemnity, you authorise us to submit claims to the carrier on your behalf.
These claims are submitted in order to recover the amount that we have paid you.
You also authorise us to submit legal claims on your behalf where necessary.
You authorise both us and the companies to whom we delegate
this function.

Content of cover:

3.1 Baggage search

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

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

3.2 Loss, damage and theft of checked baggage.

We will indemnify you **up to the limit corresponding to the policy type purchased**.

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

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

In which cases will we indemnify you?

- Where the carrier definitively loses your checked baggage or where this suffers serious damage.
- Where your checked baggage or part thereof is stolen.

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

  - A detailed list and valuation of the lost, damaged or stolen items. You are also required to indicate the date of purchase of the items,
  - The checked baggage sticker.
  - The proof of loss or damage issued by the airline (P.I.R.) or, in the case of other means of transport, a document substantiating the damage or loss.
  - The document indicating the decision of the carrier with respect to your case (whether you have been indemnified or otherwise, as well as the amount of indemnity).
  - In the event of theft, the report made to the police or corresponding authorities in the place where the theft occurred.

We will solely pay the amounts that have not been paid by the carrier.
We will indemnify up to a maximum of 25% of the total amount covered by this provision in the event of failure to submit the document indicating the decision on the part of the carrier in the 30 days subsequent.

We will not indemnify for:

- **Petty theft or misplacement of baggage.**
- **Unchecked baggage.**
- **The integral parts or accessories of an item (for example, the lens cap of a camera).**
- **Electronic and digital equipment.**
- **Cash, jewellery, documents.**

3.3 Theft of valuables

We will indemnify you **up to the limit corresponding to the policy type purchased**.

In which cases will we indemnify you?
In the event that, during travel, your valuables:

- Are stolen.
- Are damaged due to attempted theft.

What are valuables?
Jewellery, watches, precious metal items, furs, paintings, works of art, silver and gold within precious metal, unique items, cameras and radiophony, sound or image reproduction equipment and the accessories thereof, IT equipment of any nature, models and radio-controlled accessories.

In order that we are able to indemnify you, you are required to send us the report made to the police or corresponding authorities in the location where the theft or attempted theft has occurred. This report must necessarily include a list and the approximate value of the items stolen or damaged.

We will not indemnify for:

- **Petty theft or misplacement**
- **The theft of items in a vehicle or in a tent.**
- **Separately, the integral parts or accessories of an item (for example, a mobile charger).**
- **Any damage that may arise due to theft or attempted theft, or as a result of the inappropriate use on the part of third parties of the items stolen.**

3.4 Baggage delay

In the event that the carrier delays the delivery of your checked baggage, we will pay **up to the limit corresponding to the policy type purchased.**

Under what circumstances will we make payments?
Where the delay exceeds 12 hours or one night.

What expenses will we pay?
The expenditure for the necessary purchase of clothing, food and essential items for personal hygiene.

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

- Copy of the invoices of expenses and proof of payment. The invoices or proofs of payment must feature a breakdown of the items.
- The checked baggage sticker.
- The proof of loss or damage issued by the carrier (P.I.R.) or, in the case of other means of transport, a document substantiating the damage or loss.
- The justifying statement of the carrier indicating that your baggage has been delivered. This document must indicate the date and time at which the baggage has been delivered.

In the event that the carrier declares your baggage to be definitively lost, we will deduct the amount paid from the indemnity for "Loss, damage and theft of baggage".

We do not pay these expenses where the delay or the purchases are located in the province of your place of residence.

3.5 Loss or theft of travel documents

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

We will pay up to the limit corresponding to the policy type purchased.

Under what circumstances will we make payments?
Where the lost or stolen travel documents consist of:

- Bank cards, bank or travellers' cheques.
- Passport or national identity card, visas.

What expenses will we pay?
The administrative costs of handling, obtaining and replacing documents that have been lost or stolen. The documents must be essential for the continuation of travel.

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

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

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

3.6 Information on procedures to cancel cards

We will inform you of the procedural steps necessary to cancel a bank or other card that is stolen or lost.

The card must necessarily have been issued by third parties in Spain.

3.7 Dispatch of personal items abroad

We will organise and pay for the shipping of personal items necessary for travel, where:

- These have been forgotten at your place of residence.
- These have been forgotten at the place of travel.
- These have been recovered following theft and you have returned to your place of residence.

The personal items necessary for travel consist of: contact lenses, prostheses, spectacles, credit cards, driving licence, ID card and passport.

We will send these to your current location (travel destination or place of residence, as applicable).
We will pay for the dispatch of a package of up to 10 kg.

3.8 Reimbursement of expense of dispatching baggage to the place of residence of the insured person

We will pay the shipping costs of your baggage to your place of residence **up to the limit corresponding to the policy type purchased**.

Under what circumstances will we pay these expenses?
In the event that we have transferred you to your place of residence pursuant to the cover "Medical transfer of the sick and injured" and you are unable to personally take charge of your baggage.

In order for us to be able to pay these expenses, you are required to send us a copy of the invoices along with proof of payment.

We will only pay the costs of ordinary deliveries (no express, special or similar services).

Travel assistance services

What is covered by your policy?

We will provide the following services where necessary during travel:

4.1 Information service.
4.2 Administrative management and advances for the payment of hospitals abroad.
4.3 Legal information service.
4.4 Advance of the amount for legally required bail bonds abroad.
4.5 Payment of legal assistance expenses abroad.
4.6 Reimbursement of administrative costs for visa extensions.
4.7 Assistance service to return to the place of residence of the insured person.
4.8 Indemnity to pay for the course.
4.9 Communications expenses.

What is NOT covered by your policy?

IMPORTANT INFORMATION

You are also required to consult the **General Exclusions** referring to all of the provisions and modules of the policy.

Procedures in the event of insured loss

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

You are required to follow our indications and provide the information that we request.

24-hour travel assistance	
Telephone	From Spain: **900 299 219** From abroad: **(34) 91 514 99 60** From the United States: **(1) 9295474060**
Web	Click on the link on your smartphone: https://viajes.quickassistance.es or scan the QR code

Indicate the policy no., name and surname, current location and contact telephone number.
Provide us with information on your situation and the type of assistance required.

Documentation that you are required to provide us:

- Copy of the invoices of expenses and proof of payment.
- Any other document that we require in order to process your case.

Content of cover:

4.1 Information Service

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

What kind of information can we provide you?

- Tourist information.

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

4.2 Administrative management and advances for the payment of hospitals abroad

In the event that you must be admitted to a medical centre during Travel, we will help you to manage the necessary administrative procedures.

In the event that, in addition, a guarantee of payment and/or advance payment is also required, we will provide you with an advance up to the limit corresponding to the policy type purchased where you have no other means of paying this.

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

4.3 Legal Information Service.

We offer a legal information service during travel.

What kind of information can we provide you?

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

Service timetable:
24 hours/day, 365 days a year.

4.4 Advance of the amount for legally required bail bonds abroad

In the event that, during travel abroad, you are required to pay a bail bond, we will provide you with an advance **up to the limit corresponding to the policy type purchased.**

The motive for this bond must relate to your imprisonment or prosecution as a consequence of a traffic accident Abroad.

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

4.5 Payment of legal assistance expenses abroad

In the event that, during travel abroad, you suffer a traffic accident and require legal assistance, we will pay **up to the limit corresponding to the policy type purchased.**

What expenses will we pay?
The solicitor and barrister fees that you require.

In the event that you already have this provision in the vehicle insurance policy, this payment is considered to represent an advance. It is necessary to return the amount advanced when you receive payment from the vehicle insurance company.

4.6 Reimbursement of administrative costs for visa extensions

We will pay the issue costs and fees that you are required to pay for the extension of your visa, **up to the limit corresponding to the policy type purchased.**

Under what circumstances will we make payments?
Where you have suffered an insured loss covered by this insurance that requires you to prolong your stay and extend the valid term of your visa.

4.7 Assistance service to return to the place of residence of the insured person.

We offer an information and advice service in the event that you are required to return urgently and unexpectedly to your place of residence.

When will we help you?

- In the event that a dangerous situation arises in your current location that endangers your physical integrity and these circumstances are declared by:
- The authorities of the country in which you are located or
- The Spanish Ministry of Foreign Affairs.
- Authorities recommend returning home.

How will we help you?

- We will inform you of the manner in which to change your ticket or purchase a new one.
- We will make these arrangements on your behalf where requested by you. In this case, **we are unable to guarantee an exchange or the purchase of a new ticket, these being subject to availability.**
- We will inform you with regard to other means of transport and other routes for the journey

You are required to pay all costs incurred in exchanging the ticket or purchasing a new one.

4.8 Indemnity to pay for the Course

We will indemnify you **up to the limit corresponding to the policy type purchased** in order to pay the outstanding cost of the course up to completion.

In which cases will we indemnify you?
In order for us to pay indemnity:

- You must be financially dependent on another person.
- The said person must have died as a result of an accident.
- You are required to continue attending the course.
- The course may not be subsidised by a grant or similar.

We will solely indemnify for the part that remains to be paid. This cover does not apply in the event that the course is paid in full.

In order for us to be able to indemnify you, you are required to send us proof of:

- Having purchased the course and continued attendance thereof,
- Document indicating your financial dependence on the deceased,
- Death certificate stating the cause of death.

4.9 Communications expenses

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

In order that we are able to pay these expenses, you are required to send us a copy of the invoices along with proof of payment. The detailed breakdown must be included in the invoices or proofs of payment.

Civil Liability

What is covered by your policy?

We will pay you up to the limits stated in your policy for any damage you may cause to a third party during travel.

5.1. Personal civil liability
5.2. Professional civil liability

What is NOT covered by your policy?

IMPORTANT INFORMATION

The exclusions relating to this provision are indicated below.
You are also required to consult the **General Exclusions** referring to all of the provisions and modules of the policy.

Personal civil liability
The following are excluded:

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

Professional civil liability
The following are excluded:

- Any liability corresponding to you as a result of piloting motor vehicles, aircraft or vessels, or due to the use of firearms.
- Civil Liability for professional, trade union or political activities or activities related to associations.
- Any liability for the performance of dangerous or high risk sports.
- Fines or penalties imposed by a Tribunal or Authority.
- Damage to items that have been entrusted to you.
- Intentional acts or acts carried out in bad faith on the part of the insured person.
- Those arising from the exercise of a profession other than the one insured
- Claims for infringement of constitutional rights.

Procedures in the event of insured loss

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

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

24-hour travel assistance	
Telephone	From Spain: **900 299 219** From abroad: **(34) 91 514 99 60** From the United States: **(1) 9295 474 060**
Web	Click on the link on your smartphone: https://viajes.quickassistance.es or scan the QR code
Indicate the policy no., name and surname, current location and contact telephone number. Provide us with information on your situation and the type of assistance required.	

Documentation that you are required to provide us:

- Proof of payment of expenses. We will request the original if we consider this necessary.
- Justifying statement proving the event (for example, third-party claim, police report, accident or injury report).
- Any other document that we require in order to process your case.

Content of cover:

5.1. Personal civil liability

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

What indemnity will we pay?

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

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

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

We will not pay the damage caused to you, the policyholder or the remaining persons insured under this policy. We will likewise not pay indemnity to the following persons, the relationship of whom to any of the aforementioned is:

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

5.2. Professional civil liability

PROVISION INSURED BY EUROP ASSISTANCE IRISH BRANCH, with head office at Central Quay, Ground Floor, Block B, Riverside IV, Sir John Rogerson's Quay, Dublin 2, D02 RR77, Ireland, registered in the Irish Register of Companies, with number 907089.

In the event that, during travel, you, in your capacity as a monitor, teacher, tutor or guide responsible for the group you are accompanying, are legally liable for causing damage to a third party in the exercise of your professional activity, we will pay indemnity **up to the limit corresponding to the policy type purchased**.

What indemnity will we pay?

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

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

The following indemnities are those that you are required to pay when:

- acting as a monitor, teacher, tutor or guide responsible for the group accompanied on travel.
- you are civilly liable in accordance with the law for bodily injury or damage to property caused to third parties through fault or negligence.

For the purposes of this cover, claims made by persons stipulated below, whose relationship with the insured person, monitor, tutor or guide responsible for the group they are accompanying are not considered third parties **and, consequently, will not be covered**:

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

Accident insurance

What is covered by your policy?

Accidental death

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

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

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

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

Permanent disability

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

The insurer guarantees payment of the established insured amount in the event of the permanent total disability of the insured person, rendering the aforementioned incapable of any profession or trade.

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

Limit to cover for permanent partial and/or total disability

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

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

Guideline for coverage for permanent partial and/or total disability

Complete paralysis	100%
Incurable mental illness	100%
Total blindness	100%
Total loss of one eye or the vision thereof	30%
Total loss of one eye or the vision thereof where the other eye or vision thereof has already been lost	70%
Total deafness	60%
Total deafness in one ear	15%
Total deafness in one ear where hearing in the other ear has already been lost	30%
Complete amputation of the lower jaw or total loss of the jawbone	25%

Total loss or total impairment of:

Both arms, hands, legs or feet	100%
Of one arm and one leg or one foot	100%
Of one hand and one foot	100%

○ One arm or hand	60% (right) and 50% (left)
○ Of a thumb	20% (right) and 16% (left)
○ The index finger	16% (right) and 13% (left)
○ Of one of the remaining fingers	8% (right) and 7% (left)
○ Shoulder movement	25% (right) and 20% (left)
○ Elbow movement	20% (right) and 15% (left)
○ Of the movement of the wrist	20% (right) and 15% (left)
○ The leg above the knee	50%
○ The leg at the height of or below the knee, or of the entire foot	40%
○ A big toe	10%
○ One of the other toes	5%
○ Movement of the hip or knee	20%
○ Movement of the ankle	20%
○ Movement of the subastragalar joint	10%
○ Movement of the cervical, thoracic or lumbar column, with or without neurological symptoms	33%
○ Shortening of the leg of not less than five centimetres	○ 15%
○ Non-union fracture of the leg or foot	○ 25%
○ Non-union fracture of the patella	○ 20%

The percentage disability considered for right and left-handedness are taken into account for a right-handed person. Consequently, in the event that the insured person is left-handed, this being duly demonstrated, the aforementioned percentages are reversed.

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

In the event of disabilities which are not envisaged in the guidelines, the amount of the provision will be determined by analogy, proportional to the seriousness thereof, according to medical opinion issued by a specialist in the evaluation of bodily injuries.
The degree of disability to be taken into account in the event that the same accident causes various anatomical or functional losses is calculated as the sum of the corresponding percentages for each loss, the said degree not exceeding one hundred per cent (100%).

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

In the case of sudden permanent partial disability to the insured person as a consequence of an accident covered by the policy, that causes residual injuries that require orthopaedic prostheses, the insurer will pay the amount for the first prostheses prescribed to the insured person, up to an amount of €600.

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

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

SCOPE OF COVER

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

- 24-Hour Cover. The Insurer guarantees payment of the stipulated indemnity derived from a bodily injury covered by the policy and which occurs both in the private and professional life thereof.
-
- Public transport accident cover. The insurer guarantees payment of capital additional to the foregoing amounts in the event of a bodily injury covered by the policy, occurring whilst the insured person is travelling as a passenger in a means of public transport. Coverage extends to accidents occurring whilst boarding or leaving the means of transport, as well as those occurring in stations, airports or the departure terminals of the aforementioned means of transport.

BENEFICIARIES

The status of beneficiary corresponds to those natural persons in whose favour the provisions that are the purpose of cover correspond.

In the event of permanent disability derived from an accident, the beneficiary is the insured person.
The express designation of beneficiaries must be notified by means of an e-mail to the following address: policies_contracts@europ-assistance.es, at all times substantiating the condition of the insured person, together with the name and national ID numbers of the designated beneficiaries.

In the event of the death of the insured person due to an accident and in the absence of an express designation made thereby, the preferential and exclusive order of preference set out below will prevail:

- Spouse not legally separated or civil partner.
- Children or descendants, whether natural or adopted, as well as those minors that are under the guardianship of the insured person in the form of fostership prior to adoption, the foregoing in equal parts.
- Parents or ascendant relatives in equal parts.
- Siblings in equal parts.
- Legal heirs.

CLAUSE RELATING TO INDEMNITY BY THE INSURANCE COMPENSATION CONSORTIUM (CONSORCIO DE COMPENSACIÓN DE SEGUROS) FOR LOSSES DERIVED FROM EXTRAORDINARY EVENTS IN INSURANCE COVERING PERSONS

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

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

- Where the extraordinary risk covered by the Insurance Compensation Consortium is not within the scope of the insurance policy entered into with the insurance company.

- Where, although the extraordinary risk is covered by the said insurance policy, the duties of the insurance company cannot be fulfilled due to a declaration of the legal insolvency thereof or where the said insurance company is subject to liquidation by a receiver or the duties thereof are assumed by the Insurance Compensation Consortium.
- Intervention on the part of the Insurance Compensation Consortium conforms to the provisions of the aforementioned Legal Statute, Act 50/1980, dated October 8, the Regulations governing the insurance of extraordinary risks as approved by Royal Decree 300/2004, dated February 20, as well as provisions complementary thereto.

Summary of regulations:

1. Extraordinary events covered

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

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

2. Risks excluded

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

3. Extension of Coverage

Coverage of extraordinary risks will be applicable to the same parties and insured amounts as those stipulated in policies for coverage of ordinary risks.

In life assurance policies that, in accordance with the provisions in the contract and pursuant to regulations governing private insurance, give rise to mathematical provision, cover on the part of the Insurance Compensation Consortium refers to the risk capital for each insured person, in other words, to the difference between the amount insured and the mathematical provision that must have been established by the issuing insurer. The amount corresponding to the mathematical provision will be paid by the aforementioned insurer.

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

The notification of damages and procurement of any information relating to the procedure and the procedural status of claims may be made:

- By telephoning the call centre of the Insurance Compensation Consortium (952 367 042 or 902 222 665).
- Through the website of the Insurance Compensation Consortium (www.consorseguros.es).

Valuation of damages: The valuation of damages that may be susceptible to indemnity pursuant to insurance legislation and the content of the insurance policy is undertaken by the Insurance Compensation Consortium, this entity being free of any valuations carried out by the insurer covering ordinary risks.

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

What is NOT covered by your policy?

IMPORTANT INFORMATION

The exclusions relating to this provision are indicated below.
You are also required to consult the **General Exclusions** referring to all of the provisions and modules of the policy.

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

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

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

- **Those intentionally caused by the insured person or the beneficiaries of the policy. In the event of the existence of various beneficiaries, those who are not parties to the action will conserve their right to the entire amount of the capital insured.**
- **Reckless disregard, gross negligence and/or participation of the insured person in wagers, challenges, duels, disputes or criminal acts, other than where indicated in section d) of the section 'Consideration of Accident' of Art. PRELIMINARY.**
- **Professional participation in any sport. as well as the performance, as an amateur, of: watersports at a distance of more than three kilometres from the shore or coast and diving at a depth exceeding 20m; airborne activities and parachuting; motorsport; motorcycling, speed competitions, rock climbing, high-altitude**

mountaineering and caving; horse riding and polo; boxing, wrestling and martial arts; ice skating and ice hockey and skiing; large game hunting outside of Spain; bullfighting and bull running; and whatever other sports the risk pertaining to which may be considered as similar to the aforementioned.

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

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

Non-insurable persons

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

- For those persons suffering from blindness or severe myopia (exceeding 12 dioptres), total deafness, paralysis, epilepsy, mental illness, alcoholism and those persons who have suffered a cerebrovascular accident or an episode of 'delirium tremens'.
- The insurer is nevertheless entitled to accept by means of express agreement, cover for persons affected by any of the aforementioned injuries, chronic illnesses or physical or mental disabilities.
- In the event that the illnesses or circumstances listed in the foregoing paragraph occur subsequent to the entry into force of the policy, the insured person is required to immediately notify this to the insurer. the latter, in the event of not accepting the continuity of the policy, will reimburse the part of the premium corresponding to the unused period of the annual term, as of the date of notification.
- For persons who, at the time of occurrence of the insured loss, are aged 70 years or older.

2. Unless otherwise agreed, upon the termination of each insurance term those persons who have reached the age of seventy years will be withdrawn from consideration as insured persons.
   The insurer, at its own discretion, is nevertheless entitled to accept the permanence of insured persons aged 70 or older under the terms permitted by the subscription regulations thereof. In this event, the premiums, cover and capital amounts may be subject to variation.

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

Procedures in the event of insured loss

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

You are required to contact us and follow our instructions. We will indicate to you the documentation that we need in order to process your case.

24-hour travel assistance	
Telephone	From Spain: **900 299 219** From abroad: **(34) 91 514 99 60** From the United States: **(1) 9295 474 060**
Web	Click on the link on your smartphone: https://viajes.quickassistance.es or scan the QR code

Indicate the policy no., name and surname, current location and contact telephone number.
Provide us with information on your situation and the type of assistance required.

Airline Claims Service. ReclamaTravel

Your policy provides you access to an additional travel assistance service provided by ReclamaTravel, through which you are able to submit claims regarding flight delays, cancellations or missed connections covered by passenger rights under EU Regulation 261/2004.

What types of incidents can you manage?

- ⏱ Flight delay (exceeding 3 hours)
- ❌ Flight cancellation (without prior notice or with less than 14 days' notice)
- 📱 Overbooking / Denied boarding / Missed connection

What is the scope of claims cover?

- Flights within the European Union (any airline).
- Flights departing from the European Union to a country outside the European Union (any airline).
- Flights arriving in the European Union from a non-EU country (solely where the airline is based in the EU).

How do I access this service?

1. You can check whether your flight is eligible for a claim by means of just 3 clicks on the online form. Link: https://reclamatravel.com/colectivos/servicio_reclamacion_aerea.html
2. Once the eligibility of the claim for the flight has been confirmed, you are required to provide the Specific Terms and Conditions of your insurance policy and sign the claims assignment to authorise ReclamaTravel to act on your behalf. The Specific Terms and Conditions of your policy are attached to your welcome email when you purchase one of our policies.
3. By means of its legal team, ReclamaTravel will handle your claim through out-of-court channels and, where necessary, through the judicial system.
4. You are able to view the current status of your claim and the timeline thereof in your private area.
5. In the event that your claim is successful, ReclamaTravel will pay you the claimed amount minus the service fee.

What fees does ReclamaTravel charge?

a) Out-of-court settlement: **20% + VAT**

b) Court ruling: **30% + VAT**

Entitlement to receive payment for claims lies in all cases with the ticket holder, regardless of which person or entity paid for the flight (for example, where a company pays for the flight).
It is possible to pay the claim into an account held by a person or entity other than the ticket holder. In this case, the ticket holder is required to provide authorisation to this effect.

IMPORTANT INFORMATION

We do not intervene in the provision of this service, nor do we accept any liability for the performance, results or consequences thereof, the said liability residing solely with ReclamaTravel.

Our role is limited to providing you with access to the service **on preferential terms**.

How to contact Reclamatravel in order to claim compensation	
Link:	https://reclamatravel.com/colectivos/servicio_reclamacion_aerea.html or scan the QR code:
Telephone	From Spain **96 020 94 62**. From abroad: **+34 96 020 94 62**
Email for queries	reclamacionesaereas@reclamatravel.com

Module for optional purchase

Pre-existing conditions

The Pre-existing conditions module represents optional cover that may be added to your travel insurance (Student).

This cover provides you with extra protection during the effective term of your policy in the event that you suffer from an illness or an injury as indicated below.

What is covered by your policy?

IMPORTANT CLARIFICATION

You are not entitled to this cover unless you have purchased this option in your policy.
You should consult your Specific Terms and Conditions to see whether you have purchased this option.

Medical expenses for pre-existing illnesses

Which medical expenses do we pay?

- The necessary medical care for other pre-existing or chronic conditions that represent, during travel, an unforeseeable complication during travel, at all times at the discretion of our medical team.
- In the event of vital emergency due to an unexpected complication of a chronic or pre-existing illness, up to achieving the stabilisation thereof in order that:
- You are able to continue travel.
- We are able to transfer you to your place of residence or hospital close to the same, as per the conditions indicated in the cover. "Medical transfer of the sick or injured".

What amount do we pay?
Up to the limit corresponding to the policy type purchased for each insured person and period purchased, during the effective term of the insurance.

What do you need to bear in mind?

- In the event that the illness may be treated or resolved following return to your place of residence, we will preferentially choose this option. The decision will be based on clinical criteria according to evaluation on the part of our medical service.
- We will pay for the necessary equipment in order to undertake an emergency intervention insured under this provision according to the criteria of our medical team. This equipment includes prostheses and orthopaedic apparatus.

IMPORTANT INFORMATION

This policy does not consist of private medical insurance. Solely essential medical expenses necessary in order to achieve stabilisation enabling the continuation of travel or transfer to your usual place of residence or hospital nearest to the same is covered.

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

What is NOT covered by your policy?

IMPORTANT INFORMATION

The exclusions relating to this provision are indicated below.

You are also required to consult the **General Exclusions** referring to all of the provisions and modules of the policy.

In general terms, the following pre-existing pathologies are excluded:

- Tumours of any nature that are under active treatment and/or at the time of travel are progressing or not under control (recent change of treatment regime).
- Chronic lung disease defined as requiring chronic home oxygen delivery and having more than two exacerbations in the past year.
- In patients with inflammatory, immune or genetic conditions that require regular treatment with recombinant or immunomodulatory drugs, the use of these drugs is excluded.
- Severe cardiac dysfunction of any nature leading at least one abnormal finding over the past 12 months.
- Severe liver failure (encephalopathy or bleeding from oesophageal veins in the past year).

Procedures in the event of insured loss

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

1. You are required to notify us of your illness or accident at the earliest opportunity. In the event that you are prevented from making the aforementioned notification by force majeure, you are required to perform this as soon as the cause impeding notification ceases.
2. You are required to notify us of the event within a maximum time frame of 7 days as of the moment at which you become aware of this. We are otherwise entitled to reclaim the damages and losses arising as a result of the failure to notify us.

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

24-hour travel assistance	
Telephone	From Spain: **900 299 219** From abroad: **(34) 91 514 99 60** From the United States: **(1) 92 954 740 60**
Web	Click on the link on your smartphone: https://viajes.quickassistance.es or scan the QR code

Indicate the policy no., name and surname, current location and contact telephone number.
Provide us with information on your situation and the type of assistance required.

Documentation that you are required to provide us:

In all cases you are required to provide us:

- A medical report that is as complete as practicable. This must have been issued in the place where assistance is required.
- In the event that the medical report is handwritten and/or has not been issued by a doctor specialising in the illness in question, and our medical team so requests, you are required to send us:
  - A copy of the prescription for the medication issued by the doctor.
  - The proof of payment for this medication.
- Full medical report issued by the doctor treating your pre-existing or chronic illness.
- Copy of the invoice for medical expenses and proof of payment. We will request the original where necessary.
- Any other document that we require in order to process your case.

General exclusions:

IMPORTANT NOTE

You are not covered under this policy in the event that you travel to a country, region or area for which the government of your country of residence has issued a recommendation not to travel or solely to travel where essential.

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

- Events occurring prior to the entry into force of the policy.
- Fraudulent acts on the part of the insured person, policyholder and/or beneficiaries of the policy.
- Mountain, cave, sea or desert rescue.
- Your participation as a professional in any sporting activity, other than school competitions at your destination.
- The consequences derived from the performance of winter sports, other than school competitions at the destination.
- Any act of war, including civil or foreign war or invasion, whether officially declared or otherwise, except as indicated in the relevant provisions.
- Demonstrations, riots, insurrections, revolutions, civil commotion and sabotage, except as indicated in the corresponding provisions.
- Acts of terrorism, strikes, except as indicated in the corresponding provisions.
- The transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles.
- Natural disasters, telluric movements, flooding, volcanic eruptions and, in general, those elements that are caused by the release of the forces of nature. Whatever other phenomena of a catastrophic or extraordinary nature which, as a result of size and seriousness, are classified as catastrophic or disastrous.
- Your wish not travel or in the event that you are not enjoying travel.
- Any person that does not feature as an insured person in the policy.
- Breach of the laws or regulations in force at the time of the insured loss.
- Claims arising as a consequence of the performance of a professional activity, other than those performed by guides and monitors covered under the policy and excepting those of a commercial or artistic nature that do not require physical or intellectual effort are, in general terms, excluded.

IMPORTANT CLARIFICATION

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

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

The sole exception is where you suffer an accident or illness during travel and our medical service authorises another person to remain with you.

Payment and cancellation of the policy

Payment of the premium

The policyholder is required to pay the premium at the moment at which the policy is formalised.

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

In any event, where the premium has not been paid prior to the occurrence of the insured loss, we will remain free of any liability on our part.

Non-payment of the premium

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

- Demand payment.
- Cancel your policy with immediate effect.
- Refuse the payment of any claim of yours that is pending.
- Send the details of your policy to our collection agencies in order that they recover the cash on our behalf and register the pending debt.

Cancellation rights

We reserve the right to cancel your policy under any of the following circumstances:

- In the event that you make a fraudulent assistance, indemnity or reimbursement claim.
- In the event that you are or have been implicated in illegal or criminal activities.
- In the event that your behaviour towards our employees or service providers, or the language used with them, is considered threatening or offensive.
- In the event that you do not pay the premium.
- In the event that you intentionally act fraudulently.

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

Your right to cancel the policy:

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

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

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

In the event that you request the cancellation of your policy as indicated, upon the acceptance of your request the policy will be cancelled on the date on which the said request was made.

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

Complaints

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

Policyholders, insured parties, beneficiaries, aggrieved third parties or assignees of any of the aforementioned may present complaints in the section "customer protection" of the website or in writing to the complaints service:

Complaints Service	
Email	reclamaciones@europ-assistance.es
Postal address	EUROP ASSISTANCE, Complaints Service Paseo de la Castellana. 130 28046 MADRID

What do you need to provide when contacting us?

- Name, full address, telephone number and e-mail address (where applicable)
- The number of your policy or case.
- The reason for your complaint.
- A copy of any pertinent documentation.

How will we attend to your complaint?

We undertake to:

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

And if you remain unsatisfied?

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

The contact details are:

Dirección General de Seguros y Fondos de Pensiones	
Website	https://dgsfp.mineco.gob.es/es/Consumidor/Reclamaciones/Paginas/InformacionProcedimiento.aspx
Postal address	DIRECCIÓN GENERAL DE SEGUROS Y FONDO DE PENSIONES Paseo de la Castellana. 44 28046 MADRID

Legislation, jurisdiction and governance

Legislation and jurisdiction

For the purposes of this policy, you as the insured person and we as insurer are governed by Spanish legislation and jurisdiction.

A judge having jurisdiction at the usual place of residence of the Insured Person shall acknowledge the remedies pursuant to the Policy.

Governance

We, Europ Assistance, S.A., Sucursal en España, with registered address at Paseo de la Castellana, 130, 28046 Madrid, assume the contractually agreed risk; Europ Assistance is authorised and
regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) with registered office at 4, Place de Budapest, CS , 92459 Paris Cedex 09, France and by the General Directorate of Insurance and Pension Funds (Dirección General de Seguros y Fondos de Pensiones) of the Spanish Economy Ministry with regard to market practices.

Processing of personal data

Who is the data controller?

Europ Assistance, S.A., sucursal en España (hereinafter, the "Insurer").
Tax ID: W-2504100-E.
Registered Office: Paseo de la Castellana, 130, 28046 Madrid.

What is the purpose of the processing of your personal data?

The processing is mixed in nature (automated and manual) and undertaken for the following purposes:

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

What is the legitimate basis of the processing?

- Performance of the contract between the insurance policyholder, the insured persons and/or beneficiaries and the insurer.
- Legitimate interest.
- Legal duty.

Who are the recipients of your data?

- The companies belonging to the insurer's group, in order to manage the contractual relationship held with you.
- The bank of the insurer and the companies of its group, along with the banking institution of the data subject in order to effect the direct debit order in accordance with regulations in force.
- The entities that act as insurance brokers or distributors for the management of the insurance policies processed thereby.
- The service providers chosen by the insurer, the intervention of whom is necessary for the management of assistance covered under the policy.
- The Commission for the Prevention of Money Laundering and Monetary Offences (SEPBLAC), in order to comply with legally established requirements.
- General Directorate of Insurance and Pension Funds, in accordance with legally established provisions.
- The tax authorities competent in this area, pursuant to compliance of strictly legal and fiscal purposes.
- The Public Authorities with regard to the competencies attributed thereto.
- In the case of insurance cover in the event of death, the General Register of Wills and Testaments, managed by the General Directorate of Registers and Notaries, pursuant to applicable regulations on these matters.

Processing of health data

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

Processing of third-party data

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

How long will the data be stored?

The personal data that is provided will be stored as long as is necessary to comply with the purposes for which it was collected and in order to determine possible liabilities that may be derived from the said purposes.
Within this context, the criteria used by Europ Assistance S.A, Sucursal en España in order to set the data storage time frames are determined in accordance with the requirements set out in applicable legislation and regulations.
In particular, and where applicable, legislation regarding the Prevention of Money Laundering and Funding of Terrorism establishes a duty to store the data for a period of ten years, whereas trade regulations set out a period of six years as of the termination of the contract entered into between the parties.

Exercise of rights

Users are entitled, at any time and free of charge, to write to the address indicated in the heading of this Privacy policy, or to the following email address delegadoprotdatos@europ-assistance.es, attaching a photocopy of the identity document thereof, in order to:

- Access their personal data and obtain confirmation regarding whether Europ Assistance S.A, Sucursal en España is processing the personal data of the user.
- To rectify imprecise or incomplete data.
- Request the deletion of their data where it is no longer necessary for the purposes for which it was collected, or object to the processing of the data.
- Limit Europ Assistance S.A, Sucursal en España to the processing of the personal data for the purposes set out in regulations.
- To request the transferability of your data.
- Revoke, where applicable, the consent given.
- Procure human intervention, express a point of view and challenge individual automated decisions, including the creation of profiles, that lead to legal effects or significantly impact the data subject.

In the event that it is considered that the rights of the data subject under data protection regulations have not been respected, the data subject is likewise entitled to submit a complaint to the Spanish Data Protection Agency, the address of which is Calle Jorge Juan 6, 28001, Madrid.

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

To contact Personal Data Protection	
Email	delegadoprotdatos@europ-assistance.es
Postal address	EUROP ASSISTANCE, FAO: Data Protection Officer Paseo de la Castellana. 130 28046 MADRID

Table of cover and limits

Student

RISKS COVERED	AMOUNTS INSURED PER PERSON
1. MEDICAL ASSISTANCE	
1.1. Medical expenses outside of the country of the place of residence of the insured person	€1,000,000
1.2 Dental expenses	€1,000
1.3 Transfer to a hospital in the event of emergency	Included
1.4 Extension of stay in temporary accommodation due to illness or accident (maximum 14 days)	€150/day
1.5 Medical counselling by telephone	Included
1.6. Medical transfer of sick and injured Where not arranged by us	Included €6000
1.7. Return of insured companions	Included
1.8. Accompaniment of minors and dependants	Included
1.9. Forgotten medication	€200
1.10. Reincorporation into travel itinerary	Included
1.11. Extension of hotel stay of a companion “in situ” (maximum 10 days)	€200/day
1.12. Relocation of companion “in situ” (maximum 10 days)	€25/day
1.13. Relocation of person to accompany the hospitalised insured person.	Included
1.14. Lodging expenses for a person to accompany the hospitalised insured person (maximum 10 days)	€200/day
1.15. Lodging expenses of a companion at a clinic (maximum 10 days)	€200/day
1.16 Medical expenses of the displaced companion	€3,000
1.17 Transport of mortal remains. Where not arranged by us	Included €6,000
1.18 Escort of mortal remains (maximum 10 days)	€200/day
1.19 Burial 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 claim)	€1,000
2. INCIDENTS DURING TRAVEL AND FLIGHTS	
2.1 Telephone interpreter service abroad	Included
2.2 Reimbursement of expenses due to travel delay	€200
2.3 Loss of means of transport due to accident "en route".	€300
2.4 Missed connecting flight	€300
2.5 Travel delays due to flight overbooking	€300
2.6 Return of the insured person in the event of the death of an immediate family member.	Included
2.7 Return of the insured person in the event of the hospitalisation of an immediate family member	Included
2.8 Curtailment due to serious insured loss	Included
2.9 Return of the insured person to the travel destination thereof.	Included
2.10 Alternative transport due to loss of connections.	€75
3. BAGGAGE AND DOCUMENTS	
3.1 Baggage search	Included
3.2 Loss, damage and theft of checked baggage. In the event that you do not present a document with a decision on the part of the carrier	€3,000 €750
3.3 Theft of valuables Laptop Tablet Smartphone	€750 €750 €500 €250
3.4 Baggage delay	€500
3.5 Loss or theft of travel documents	€300
3.6 Information on procedures to cancel cards	Included
3.7 Dispatch of personal items abroad	Included
3.8 Reimbursement of expense of dispatching baggage to the place of residence of the insured person	€1,000

4. TRAVEL ASSISTANCE SERVICES	
4.1 Information service	Included
4.2 Administrative management and advances for the payment of hospitals abroad	€10,000
4.3 Legal information service.	Included
4.4 Advance of the amount for legally required bail bonds abroad	€5,000
4.5 Payment of legal assistance expenses abroad	€3,000
4.6 Reimbursement of administrative costs for visa extensions	€200
4.7 Assistance service to return to the place of residence of the insured person.	Included
4.8 Course payment indemnity (maximum 5 months)	€400/month
4.9 Communications expenses	Included
5. CIVIL LIABILITY	
5.1 Personal Civil Liability	€60,000
5.2 Professional civil liability	€60,000
6. ACCIDENT INSURANCE	
6.1 Accident insurance (Death and permanent total disability). ○ 24 hours ○ In means of public transport: ○ Maximum indemnity per claim	€30,000 €30,000 €5,000,000
Airline Claims Service. ReclamaTravel	
Airline claims Service. ReclamaTravel	Included

Pre-existing Conditions Module

RISKS COVERED	AMOUNTS INSURED PER PERSON
A.1. Medical expenses for Pre-existing Illnesses	€50,000

EUROP ASSISTANCE S.A., Sucursal en España

Paseo de la Castellana, 130. 28046 Madrid
W-2504100-E - Registration 1 in the Madrid Register of Companies, dated 18-12-2019.
Page M-709205. Sheet 153. Volume 39930. Register of Companies

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