

TRAVEL INSURANCE

INTERNATIONAL STUDENT

General Terms and Conditions



One-click information

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

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

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

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

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

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

One-click information



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

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

Contract types

Assistance Insurance (Temporary Cover)

[International Student](#)

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

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

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

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

How to read the terms and conditions of this Policy

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



What is covered by your policy

On the left-hand side We detail the cover for each provision.



What is not covered by your policy

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



Procedures in the event of Insured Loss

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

Important points

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



Information



Clarification



Suggestion



Note



Advice

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

Print

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

Your Policy

How to get the best from Your insurance

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

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

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

Modification of the details in the Policy

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

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 payment of an additional premium prior to inclusion.

In the event of any doubt, You may contact Our customer service:

CUSTOMER SERVICE



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



atencion_cliente@europ-assistance.es



Important Clarification

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

Some important events that are not covered are:

- Chronic and pre-existing illnesses.
- Events indicated in the sections of the General Terms and Conditions and General Exclusions.
- Events indicated in section "What is not covered by Your Policy" for each provision.
- The insurance excess that We indicate in each section.
- Management fees for the issue or cancellation of services. These are the amounts charged by travel agencies in exchange for their work.
- Insurance premiums.
- Any other supplement that is not charged by service providers.

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




Important information

Some important conditions applying to Your Policy are as follows:

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

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

24-HOUR TRAVEL ASSISTANCE

 **900 299 219 (from Spain) +34 91 514 99 60 (from abroad)**

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

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



CUSTOMER SERVICE

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

 **atencion_cliente@europ-assistance.es**

In the event that You have any doubts regarding Your Policy



BAGGAGE, DELAYS

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


Access the web page and register.

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



COMPLAINTS SERVICE

 **reclamaciones@europ-assistance.es**

 **EUROP ASSISTANCE
Complaints Service
Paseo de la Castellana, 130 - 28046 MADRID**



APPLICATION FOR AUTHORISED PAYMENTS

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

Access the web page and register.

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

 **Apdo. Correos 36316 - 28020 MADRID**

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



PERSONAL DATA PROTECTION

 **delegadoprotdatos@europ-assistance.es**

 **EUROP ASSISTANCE
Att.: Data Protection Officer
Paseo de la Castellana, 130 - 28046 MADRID**



Important conditions with respect to Your Policy

- The duration of the insurance, the territorial scope for cover, as well as the policy type chosen and coverage and exclusions thereof, shall be those 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 shall be covered.

Entry into force and insurance term

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

Once Travel has commenced, it is also possible to purchase insurance in the following cases:

1. If You are already insured with Us and have not required Our assistance, in order to extend Your insurance cover.
2. If You are already insured with Us and have required Our assistance, in order to extend the term of Your insurance. In this event, the new insurance for situations occurring prior to having required assistance.
3. If You are not insured with Us.

In cases 2 and 3, Your insurance will become effective on the day following purchase and, in addition, We will apply an exclusion period of 24 hours counting as of the date of entry into force.

Commencement of insurance cover

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

Insurance term

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

The maximum term may not exceed 365 days.

Excess

The amount that You are required to pay.

Territorial Scope

Coverage under this Policy is valid in Spain.

Although featuring in the territorial scope purchased, We do not guarantee the provision of

assistance in those countries that are in a state of war, insurrection or armed conflict of any nature, whether officially declared or otherwise. In this case, We will pay those expenses covered and duly justified by means of a copy of the invoices and proof of payment. We reserve the right to request the 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: Iran, Crimea, North Korea, Syria, Venezuela and Belarus.

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 shall be those corresponding to the policy type purchased.

Chronic or pre-existing illnesses

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

Sports and activities

In the event that You participate in sports or recreational activities during Travel, You will be entitled to insurance cover provided that:

1. You do this as an amateur, as opposed to 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 competition
4. This portal activity is not dangerous or high risk
5. The sport or activity is not expressly excluded in the insurance

Caution

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

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

Subrogation

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

take to actively collaborate with Us providing any help or furnishing whatever documentation which may be considered necessary.

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

Prescription

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

Communications

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

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

Divergence

Should the content of the policy differ from the insurance proposal or the agreed clauses, the Policyholder has a period of one month as of the delivery of the policy to require that the existing discrepancy is made good. The said time frame having lapsed without making such a claim, the items set out in the policy shall 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 shall be necessary to substantiate that travel to Cuba is in accordance with the laws of the United States.



Important information

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

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

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



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

1. This insurance contract is entered into under the provisions of the right of establishment with the Spain Office of the French insurer Europ Assistance, a French limited liability company governed by the French Insurance Code, with equity capital of 46,926,941 Euro, registered with the number 451 366 405 RCS 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 Directorate General for Insurance and Pension Funds (Dirección General de Seguros y Fondos de Pensiones), with key E0243 and registered office at ase de la Castellana, 130 - 28046 MADRID
- 3.
4. 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.
5. 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.

6. 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.

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

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

Complaints Service

Paseo de la Castellana, 130 - 28046 MADRID

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

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

**Paseo de la Castellana, 44.
28046 Madrid.**

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

DEFINITIONS

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

The definitions appear in alphabetical order.

	Abroad	Spain.
	Accident(s) / accidental	Bodily injury or material damage that occurs during the effective term of the Policy. This must be caused by an event that is sudden, external and unintentional on the part of the Insured Person.
B	Baggage	The suitcase(s), bag(s) and similar items, as well as clothing and items for hygiene and personal use that the Insured Person requires during Travel and are located within the interior of the aforementioned.
	Breakdown	Is the damage occurring to a vehicle or means of transport. This damage must be caused by internal, common, unforeseen and unavoidable causes and immobilise and impede the use thereof.
C	Chronic Illness	An Illness that lasts three months or more, and that normally progresses slowly.
	Companion(s)	Any person other than the Insured Person registered in the same purchase of Travel. This person is not required to be insured, unless indicated otherwise.
	Course	Paid education or training in a subject matter during a specific period of time.
E	Epidemic(s)	An Epidemic is considered as consisting of the sudden, widespread appearance of an infectious disease that spreads rapidly and simultaneously affects many people in the same or various geographical areas.
	Dangerous and high risk sports/activities	Sport/Activity that represents a real or apparent danger to the physical integrity of participants, including life-threatening risks.



F	Force Majeure	Any event not caused by human action. The said event must be unforeseeable or, in the event that it is foreseeable, must prove unavoidable.
I	Immediate Family	Spouse or civil partner duly registered in the corresponding official register. Parents, parents-in-law, children, sons and daughters-in-law, siblings and siblings-in-law, grandchildren and grandchildren-in-law, grandparents and grandparents-in-law.
	Insured loss(es)	An event that is sudden, accidental, unforeseen and unintentional on the part of the Insured Person, the damages of which are insured under this Policy. Various damages relating to the same cause are considered as a single Insured Loss.

	Insured Person(s), You, Your	The natural person that is indicated as the Insured Person in the Specific Terms and Conditions of the Policy, with Usual Place of Residence in any country worldwide other than Spain, the Place of Residence thereof being Spain for the duration of the Course. 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 of Contrôle Prudentiel et of Résolution (ACPR), with registered office at 4, Place of Budapest, CS 92459 Paris Cedex 09, Francia, and by the General Directorate of Insurance and Pension Funds (Dirección General de Seguros y Fondos of Pensiones), of the Spanish Economy Ministry (Ministerio de Economía), with respect to market practices.
P	Pandemic(s)	An epidemic disease that spreads to many countries or affects almost all individuals in a location or region.
	Petty theft	Removal of another's movable property without violence or intimidation to persons or the use of force.
	Place of Residence in Spain	The temporary residence for the duration of the Course declared by the Insured Person in the purchase of insurance and which is located in Spain.
	Place of Travel Destination	City, town or village or destination point for the insured Course.
	Policy	The contractual document that contains the Regulatory Terms and Conditions of the Insurance. The General Terms and Conditions and Individual and Specific Terms and Conditions (individualising the risk), as well as any supplements and schedules that are issued to complete or modify the same, or represent integral parts thereof.

	Policyholder	The person or entity that contracts and pays for the Policy to the Insurer. The Policyholder assumes the duties corresponding thereto and that are derived from the Policy. The Policyholder acknowledges having entered into this insurance through the website of a company domiciled in Spain. On entering into the insurance, the Policyholder expressly acknowledges that the contract is subject to Spanish legislation and the jurisdiction of Spanish courts.
	Premium	The price of the insurance. The receipt of the premium includes the price of the insurance, any surcharges and legally applicable taxes.
	Pre-existing Illness	Illness, condition or injury that has previously been diagnosed or treated by a doctor or symptoms of which are displayed. The aforementioned must have been contracted or begun prior to the purchase of the Policy in the event of purchasing the Cancellation module or manifesting during the course of Travel and must require medical attention.
Q	Quarantine	Temporary isolation of persons to prevent an infectious disease from spreading.
S	Sabotage	Intentional damage or destruction of a service, facilities, process, etc., used in protest against the owner or operator thereof

T	Serious Illness / Serious Accident	<p>We consider to be Serious any Illness or Accident that:</p> <ul style="list-style-type: none"> Requires hospitalisation for a period of at least 24 hours (the time spent in accident and emergency is not considered to represent hospitalisation) and/or That causes a severe lack of function of the upper and/or lower extremities in accordance with the criteria of Our medical team. <p>We likewise consider the diagnosis of a cancer (or other illness) as a Serious Illness where this requires active treatment on the dates of travel. The aforementioned diagnosis must be subsequent to the purchase of the Policy. Common or minor illnesses (for example, influenza, gastroenteritis, lumbago, asthma, among others) are considered as Serious Illnesses in the event that they require hospitalisation (as previously indicated) and the doctor who intervenes advises against travel in the medical report.</p>	U	Travel	The relocation made away from the Usual Place of Residence of the Insured Person, from departure up to return, and for which this Policy is purchased.
	Sports Baggage / Equipment	Items used for participation in recognised sports (rackets, balls, golf clubs, for example).		Usual Place of Residence	<p>The place of residence declared by the Insured Person located in any country worldwide other than Spain and from which Travel is undertaken.</p> <p>In the event that Travel does not commence or end at the Usual Place of Residence, We are entitled, at Our sole discretion, to carry out the relocations stipulated in this Policy to the place of commencement of Travel.</p>
	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.		Unforeseen Illness	Unforeseen change in the state of health of a person during Travel insured under the Policy. The said alteration in health must require attendance by a doctor. The aforementioned must necessarily be a legally recognised doctor or dentist that diagnoses and confirms the said change in health. We consider Covid-19 as being equivalent to any other illness.
	Temporary Accommodation	Legally accredited establishment or private residence professionally assigned to providing accommodation to persons in exchange for financial compensation, and in which the Insured Person is housed during the Course.			
	Terrorism	Genuine use or threat of force or violence on the part of any person or group of persons. This person or group of persons may act in isolation or in relation to a political, religious, ideological or similar organisation. The intent of the aforementioned is to intimidate a government or society in general. An act of terrorism must be declared as such by the government of the location in which it occurs.			
	Theft	Removal of another's movable property with violence or intimidation to persons or the use of force.			

To request Assistance / Indemnity / the 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 present Your request;

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



Important note

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

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

Information that You are required to provide in all cases:

In all cases We will request:

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



Important information

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

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

Information and conditions of Your request

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

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

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

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



Important note

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

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

Currency

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

TRAVEL INSURANCE



1. MEDICAL ASSISTANCE

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2. INCIDENTS DURING TRAVEL AND FLIGHTS

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3. BAGGAGE AND DOCUMENTS

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4. TRAVEL ASSISTANCE SERVICES

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1. MEDICAL ASSISTANCE

What is covered by Your Policy

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

- 1.1. Medical expenses outside of the country of the Usual Place of Residence
- 1.2. 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. Medical counselling by telephone
- 1.6. Medical transfer of sick and injured
- 1.7. Return of the insured Companions to the place of residence.
- 1.8. Accompaniment of minors and dependants
- 1.9. Forgotten medication
- 1.10. Reincorporation into travel plan
- 1.11. Extension of the hotel stay of a Companion "in situ"
- 1.12. Relocation of a Companion "in situ"
- 1.13. Relocation of person to accompany the hospitalised Insured Person.
- 1.14. Lodging expenses for a person to accompany the hospitalised Insured Person
- 1.15. Subsistence expenses of the Companion
- 1.16. Hospitalisation expenses of the relocated Companion
- 1.17. Transfer of mortal remains
- 1.18. Escort of mortal remains
- 1.19. Burial service
- 1.20. Expenses derived from rehabilitation or physiotherapy
- 1.21. In-person psychological consultation
- 1.22. Optician costs due to Accident



Important information

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

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

What is not covered by Your Policy

Important information

The exclusions relating to this provision are indicated below.

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

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

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



1. MEDICAL ASSISTANCE

What is not covered by Your Policy

- Endodontic work, cosmetic reconstructions of previous work, dentures, veneers and dental implants.
- The reimbursement of medical, surgical and pharmaceutical expenses, the value of which is less than 50 Euro is specifically excluded.
- Acts of reckless disregard or gross negligence; the expenses arising from criminal acts and Your participation in wagers, challenges or disputes, other than in cases of legitimate self-defence and/or when Your life is at risk.
- The consequences derived from driving vehicles over non-standard roads or roads that are inappropriate for traffic.
- The performance of any sporting activity and/or adventure activity, either professionally or in receipt of remuneration (including training). These activities are also excluded in the event that the Insured Person participates in official or federated competitions.

What is not covered by Your Policy

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

- Driving of motor vehicles in races or rallies
- Unmanned motor vessels
- Boxing, weightlifting, wrestling (all classes), martial arts
- Mountaineering of any nature, via ferrata, climbing, approaches over glaciers, caving, rafting, hydrospeed, gorge walking, abseiling, deep-water soloing, canoeing in rapids, busbob rafting, hydroBOB, ultratube
- Any sport performed above an altitude of 3,500 metres
- Watersports, subaquatic sports and diving; canyoning, waterskiing, subaquatic fishing, cave diving, surfing, kite surfing/fly surfing, body boarding, jet skiing, barefoot sailing
- Free riding, downhill mountain biking, free ride mountain biking, ultratrails, duathlon, triathlon, roller skiing on mountain roads, half pipe
- Slackline, highline, rap jumping, bungee jumping, cliff jumping, coasteering, parkour
- Kitebuggy, parasailing
- Canicross
- Hunting
- Horse riding, polo, ice hockey
- Airborne sports in general.(such as parachuting, paragliding, hang gliding, ballooning, free flight, unpowered flight or similar)
- Bullfighting and any participation in shows involving bulls;

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



1. MEDICAL ASSISTANCE

Procedures in the event of Insured Loss

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

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

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

24-HOUR TRAVEL ASSISTANCE



900 299 219 (from Spain) +34 91 514 99 60 (from abroad)

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

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



Important information

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

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

- 1 – Medical Assistance

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

Documentation that You are required to provide us:In all cases You are required to provide us:

- A medical report that is as complete as practicable. This must have been issued in the place where assistance is required.
- 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.

We reserve the right to request original documents where We consider this to be necessary





1. MEDICAL ASSISTANCE

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

Which medical expenses do We pay?

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

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

What amount do We pay?

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

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

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:

- Copy of invoices and proof of payment. We reserve the right to request the originals where We consider this to be necessary.
- A full medical report issued by the intervening doctor, including symptoms, tests performed, diagnosis, treatment. We reserve the right to request medical reports including previous history where We consider 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 amounts up to the limit of the policy type purchased and within the limit stipulated in "Medical expenses outside the country of the Usual Place of Residence".

The following are excluded: endodontic work, cosmetic reconstructions of previous work,

dentures, veneers and implants.

Within the said limit, We will also pay the cost of fillings, endodontic work and the repair of braces.

When will We pay these expenses?

In the event that, during Travel, We have provided emergency dental assistance under this cover and the expenses are derived from this assistance.

1.3. Transfer to a hospital in the event of emergency

In the event that, during Your 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/or pay the expenses of:

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

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

1.4. 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 and,
- Our medical Team recommends that You extend Your stay

We will pay the expense of the 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.



1. MEDICAL ASSISTANCE

Content of cover

**Service timetable:**

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

1.6. Medical transfer of sick and injured**How and to where will We transfer you?**

- In the event that You become ill unexpectedly or suffer an Accident and, 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 are discharged from hospital but are not in a condition to continue Travel or where Your schedule travel has terminated, We will transfer You to Your Usual Place of Residence.
- In the event that You will be 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 Usual Place of Residence.

In any event, 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 physicians that are treating You.

We will evaluate the seriousness of Your situation in order to authorise transfer. Solely medical grounds will be taken into account for the authorisation, at all times respecting international health measures in force.

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

- Air ambulance (solely Europe and countries around the Mediterranean fringe)
- Train
- Helicopter ambulance
- Ambulance
- Scheduled airline
- Any other means of transport considered appropriate by Our medical team with respect to each case.

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

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

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

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

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.

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

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

How will We transfer them?

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

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

1.8. Accompaniment of minors and dependants

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

- having suffered an Accident
- having become ill unexpectedly.

How will We help you?

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

You are entitled to choose that we:

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

How do We do this?

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



1. MEDICAL ASSISTANCE

Content of cover



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

1.9. Forgotten medication

During travel Abroad You require medication forgotten at Your place of residence.

1. In the event that You are not able to purchase this in Your current location due to the requirement for a medical prescription, We shall manage and pay for Your visit to a doctor in order to procure the said prescription where the doctor considers this to be necessary.
2. You are required to undertake the purchase and dispatch from the country of Your Usual Place of Residence.

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

We shall pay the shipping costs. In order that We may pay any expense, the presentation of the original invoices or copies thereof, along with proof of payment is a necessary requirement. The detailed breakdown of the items must be included in the invoices or proofs of payment.

1.10. Reincorporation into travel plan

We shall assist You to re-join scheduled Travel in the event that You have been obliged to abandon this due to 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 programmed travel is incomplete.

How do We do this?

We shall organise and pay for:

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

For whom do We organise this?

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

Do We intervene in any other case?

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

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

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

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

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

The stay includes accommodation and subsistence.

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

1.12. Relocation of a Companion "in situ"

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

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

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

In order that We may pay these expenses to Your Companion, the presentation of copies of the invoices along with proof of payment is a necessary requirement. We reserve the right to request the originals where We consider this to be necessary.

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

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 the Usual Place of Residence.

And if You are a minor?**Situation A**



1. MEDICAL ASSISTANCE

Content of cover



You are hospitalised for more than two days and no Immediate Family Member is present. We will organise and pay for travel on the part of two persons from the country of Your Usual 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 Usual 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) shall 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 hospitalised Insured Person

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

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 organise and pay for travel on the part of two persons from the country of Your Usual 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 Usual Place of Residence in order to accompany You as of the moment that You are required to remain alone.

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

The stay includes accommodation and subsistence.

In the event that this is not managed by us, it is necessary for Your Companion to send Us copies of the invoices along with the proof of payment in order that We are able to reimburse these expenses. We reserve the right to request the originals where We consider this to be necessary.

1.15. Subsistence expenses of the Companion

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 shall pay for a stay at a clinic on the part of the person (or persons) that We have relocated from Your Usual Place of Residence in order to accompany You.

We shall pay the **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 copies of the invoices along with the proof of payment in order that We are able to reimburse these expenses. We reserve the right to request the originals where We consider this to be necessary.

This provision is not cumulative with any other by means of which We pay the lodging expenses of Your Companion (for example, "lodging expenses of a person to accompany the hospitalised Insured Person" or "Extension of a hotel stay of a Companion in situ").

1.16. Hospitalisation expenses of the relocated Companion

In the event that the person that We have relocated in order to accompany You is hospitalised as a result of an Unexpected Illness or an Accident, We shall pay the expense of this hospitalisation **up to the limit corresponding to the policy type purchased.**

When 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.

1.17. Transfer of mortal remains

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

Where will We transfer Your mortal remains?

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



1. MEDICAL ASSISTANCE

Content of cover

**What expenses do We pay?**

We will pay the cost of:

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

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

And in the event of cremation?

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

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

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

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

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

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

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

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

1.18. 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 have to travel on a flight that is distinct from that which is transporting the mortal remains.

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

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

The stay includes accommodation and subsistence.

In order that We may pay any expense, the companion is required to present a copy of the invoices along with proof of payment. We reserve the right to request the originals where We consider this to be necessary.

1.19. Burial service

In the event that You die during Travel, We shall 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 shall pay up to the limit corresponding **to the Policy Type purchased.**

In order that We may pay these expenses, Your heirs or beneficiaries are required to present a copy of the invoices along with proof of payment. The invoices or proofs of payment must feature a breakdown of the costs. We reserve the right to request the originals where We consider this to be necessary.



1. MEDICAL ASSISTANCE

Content of cover

**1.20. Expenses derived from rehabilitation or physiotherapy**

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

When 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 psychological assistance under medical prescription, We will pay **up to the limit corresponding to the policy type purchased.**

When will We pay these expenses?

- Where Our medical team authorises the sessions and
- We designate the psychologist or authorise the psychologist chosen by You.

1.22. Optician costs due to Accident

We will pay the amount of the purchase or repair of prescription spectacles or contact lenses, **We will indemnify these expenses up to the limit corresponding to the policy type purchased.**

When will We pay these expenses?

In the event that, during Travel:

- You have an Accident and the spectacles are broken or rendered useless.
- You have an Accident and lose one or both contact lenses (excluding disposable lenses).

In order that We are able to pay the expenses, You are required to submit:

- accident report
- photograph of the broken spectacles or contact lens that is not lost (in the event of losing only one)
- optician's report certifying that the spectacles cannot be repaired or indicating that the cost of repair exceeds that of new spectacles (in the event that repair is not possible)
- copy of the invoice and proof of payment (for purchase or repair). We reserve the right to request the originals where We consider this to be necessary.



2. INCIDENTS DURING TRAVEL AND FLIGHTS



What is covered by Your Policy

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

- 2.1. Telephone interpreter service Abroad.
- 2.2. Return of the Insured Person in the event of the death of an Immediate Family Member.
- 2.3. Return of the Insured Person in the event of the hospitalisation of an Immediate Family Member.
- 2.4. Return of the Insured Person to the place of origin by medical 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 of the Policy.

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

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



2. INCIDENTS DURING TRAVEL AND FLIGHTS

Procedures in the event of Insured Loss

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

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

24-HOUR TRAVEL ASSISTANCE



900 299 219 (from Spain) +34 91 514 99 60 (from abroad)

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

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



CANCELLATION COSTS, DELAYS, LOSSES



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

Access the web page and register.

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



Documentation that You are required to provide us:

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



Important note

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

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

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

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



2. INCIDENTS DURING TRAVEL AND FLIGHTS

Content of cover



2.1. Telephone interpreter service Abroad

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

- Spanish
- English
- French
- German

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

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

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

How will We transfer you?

Travel will be by means of:

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

When will We help you?

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

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

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

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

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

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

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

2.4. Return of the Insured Person to the place of origin by medical transfer

We shall manage 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".

When will We organise 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 or
- when You have to undertake an essential exam in order to obtain the certificate of Your studies.

How do We do this?

We shall organise and pay for:

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



3. BAGGAGE AND DOCUMENTS



What is covered by Your Policy

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

- 3.1. Baggage search
- 3.2. Loss, damage and Theft of checked baggage.
- 3.3. Theft of valuables
- 3.4. Baggage delay
- 3.5. Loss or Theft of travel documents.
- 3.6. Information on procedural steps to cancel cards
- 3.7. Dispatch of personal items
- 3.8. Reimbursement of the expense of dispatch of baggage found to the Usual Place of Residence



What is not covered by Your Policy



Important information

The exclusions relating to this provision are indicated below.

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

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

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



3. BAGGAGE AND DOCUMENTS



Procedures in the event of Insured Loss

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

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

BAGGAGE, DELAYS, LOSSES



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

Access the web page and register.

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



BAGGAGE SEARCH, CARD CANCELLATION, DISPATCH OF ITEMS



900 299 219 (from Spain) +34 91 514 99 60 (from abroad)

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

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



Documentation that You are required to provide us:

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



Important note

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

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

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

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



3. BAGGAGE AND DOCUMENTS

Content of cover



3.1. Baggage search

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

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

3.2. Loss, damage and Theft of checked baggage.

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

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

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

In which cases will We indemnify you?

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

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

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

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

We will not indemnify for:

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

3.3. 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 or
- 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 the items located in a vehicle or in a tent
- 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 of the items stolen on the part of third parties.

3.4. Baggage delay

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

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 for expenses and proof of payment. The invoices or proofs of payment must feature a breakdown of the items.



3. BAGGAGE AND DOCUMENTS

Content of cover



- The checked baggage sticker
- The property irregularity report (P.I.R.)
- The justifying statement of the transport company indicating that Your Baggage has been delivered. This document must indicate the date and time at which the Baggage has been delivered.

We reserve the right to request the originals where We consider this to be necessary.

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

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

3.5. Loss or Theft of travel documents.

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

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

Under what circumstances will We make payments?

Where the lost or stolen travel documents consist of:

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

What expenses will We pay?

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

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

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

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

3.6. Information on procedural steps to cancel cards

We shall 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

We will organise and pay for the dispatch of personal items necessary for Travel, where:

- these have been forgotten at Your Usual Place of Residence
- these have been forgotten at the Place of Travel
- these have been recovered following Theft and You have returned to Your Usual Place of Residence.

The personal items necessary for travel shall 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 Usual Place of Residence, as applicable).

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

3.8. Reimbursement of the expense of dispatch of baggage found to the Usual Place of Residence

We will pay the expense of dispatch to Your Usual Place of Residence up to the limit corresponding to the policy type purchased.

When will We pay these expenses?

In the event that We have relocated You to Your Usual Place of Residence according to the cover "Transfer of the sick and injured" and You are unable to take charge of Your Baggage.

In order that We may pay these expenses, You are required to submit a copy of the invoice and proof of payment. We reserve the right to request the originals where We consider this to be necessary.

We will solely pay the expense of standard dispatch (urgent, special or similar delivery services being excluded).



4. TRAVEL ASSISTANCE SERVICES

What is covered by Your Policy

We will provide the following services where necessary during Travel:

- 4.1. Information Service
- 4.2. Administrative management and advances for the payment of hospitals Abroad
- 4.3. Legal Information Service
- 4.4. Advance of the amount of bail required Abroad
- 4.5. Payment of expenses for legal assistance Abroad
- 4.6. Reimbursement of administrative costs for extension of visa
- 4.7. Indemnity to pay the Course
- 4.8. Communication expenses

What is not covered by Your Policy

Important information

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



900 299 219 (from Spain) +34 91 514 99 60 (from abroad)

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

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

Documentation that You are required to provide us:

- Copy of the invoices for expenses and proof of payment. We reserve the right to request the originals where We consider this to be necessary.
- Any other document that We require in order to process Your case.





4. TRAVEL ASSISTANCE SERVICES

Content of cover

**4.1. Information Service**

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

What kind of information can We provide you?

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

4.2. 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 shall help You to manage the necessary administrative procedures.

In the event that a guarantee of payment and/or advance payment is also required, We shall 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 of bail required 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 expenses for legal assistance 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 shall be considered to represent an advance. When You receive payment from the vehicle insurance company, it will be necessary to return the amount advanced.

4.6. Reimbursement of administrative costs for extension of visa

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. Indemnity to pay the Course

We will indemnify You **up to the limit of the policy type purchased** in order to pay the pending cost and complete the Course.

In which cases will We indemnify you?

In order for Us to pay indemnity:

1. You must be financially dependent upon another person
2. This person must necessarily have died as a result of an Accident
3. You must continue following the Course
4. The Course must not be subsidised through a grant or similar



4. TRAVEL ASSISTANCE SERVICES

Content of cover



We will only indemnify the part that remains pending payment. This cover will not be applicable in the event that the Course is fully paid up.

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

- proof of having purchased the Course and continuing to follow this,
- a document indicating Your financial dependence on the deceased person,
- a death certificate indicating the cause of death.

4.8. Communication expenses

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

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



5. CIVIL LIABILITY

What is covered by Your Policy

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

¿What indemnity will We pay?

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

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

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

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

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

What is not covered by Your Policy

Important information

The exclusions relating to this provision are indicated below.

You must also consult the [General Exclusions](#) referring to all of the provisions of the Policy.

The following are excluded:

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



5. CIVIL LIABILITY

Procedures in the event of Insured Loss

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

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

24-HOUR TRAVEL ASSISTANCE



900 299 219 (from Spain) +34 91 514 99 60 (from abroad)

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

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

Documentation that You are required to provide us:

- Proof of payment of expenses. We will request the original in the event that 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.





Important note

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

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

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

tion-substitution, removal and/or repair of prostheses (prostheses being understood as any element that substitutes or reinstates the functionality of an organ or part of the body), anatomical parts, osteosynthetic material and orthopaedic material, the cost of which exceeds 100 Euro.

13. Endodontic work, cosmetic reconstructions of previous work, dentures, veneers and dental implants.
14. In the event of the cancellation of Travel, any illness that is not serious in nature is excluded, other than those expressly covered.
15. The reimbursement of medical, surgical and pharmaceutical expenses is specifically excluded where the value of this is less than 50 Euro.
16. Mountain, cave, sea or desert rescue.
17. 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.
18. The consequences derived from driving vehicles over non-standard roads or roads that are inappropriate for traffic.
19. Your participation as a professional in any sporting activity.
20. Any consequences arising from the practice of winter sports.
21. The performance of any sporting activity and/or adventure activity, either professionally or in receipt of remuneration (including training). These activities are also excluded in the event that the Insured Person participates in official or federated competitions.

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

- Driving of motor vehicles in races or rallies
- Unpiloted motor vessels
- Trail, Quad and ATV excursions
- Boxing, weightlifting, wrestling (all classes), martial arts
- Mountaineering of any naturetype, via ferrata, climbing, access to approaches over glaciers, caving, rafting, bungee jumping, hydro speed, gorge walking, abseiling, deep-water soloing, canoeing in rapids, busbob, rafting, hydrobob, ultratube

- Any sports performed above an altitude of 3,500 metres
- Watersports, subaquatic sports and diving; canyoning, waterskiing, subaquatic fishing, cave diving, surfing, kite surfing/fly surfing, body boarding, jet skiing, barefoot sailing
- Free riding, downhill mountain biking, free ride mountain biking, duathlon, triathlon, roller skiing on mountain roads, half pipe
- Ultratrails
- Slackline, highline, rap jumping, bungee jumping, cliff jumping, coasteering, parkour
- Kitebuggy, parasailing
- Canicross
- Hunting
- Horse riding, polo, ice hockey
- Airborne sports in general.(such as parachuting, paragliding, hang gliding, ballooning, free flight, unpowered flight or similar)
- Bullfighting and any participation in shows involving bulls;

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

22. Petty Theft or misplacement, money, jewellery, documents, and the Theft of baggage or personal items kept in vehicles or tents.
23. We will not indemnify separately the parts comprising an item or the accessories thereof
24. The damages occasioned by the loss or Theft of the aforementioned valuables or their inappropriate use by a third party are not be indemnified.
25. 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.
26. Overbooking, other than where stipulated in the cover for "Travel delay due to overbooking in air transport".
27. Indemnity for delays occurring to non-scheduled flights is excluded.
28. Any event that is a consequence of Your not having checked in at the departure point where this is required.

29. Any cause that leads to the necessary cancellation of Travel that is not specifically stated as a covered cause in the corresponding article shall be expressly excluded.
30. The lack of or failure to present necessary travel documents, such as passport, visa (other than an unexpected failure of the grant of visas without justification), tickets or expired ID cards.
31. Any meteorological event that entails not undertaking the activities for which Travel is envisaged, excepting cover related to the official declaration of a disaster area.
32. Wars, demonstrations, insurrections, acts of Terrorism, Sabotage, and Strikes, whether officially declared or otherwise.
33. The transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles.
34. 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.
35. Your wish not travel or in the event that You are not enjoying Travel.
36. Any person that does not feature as an Insured Person in the Policy.
37. Breach of the laws or regulations in force at the time of the insured loss.



Important Clarification

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

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

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

PAYMENT OF THE POLICY

Payment of the premium

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

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

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

NON-PAYMENT OF THE POLICY

Non-payment of the premium

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

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

CANCELLATION RIGHTS

Our right to cancel the Policy

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

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

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

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 shall solely be permitted in the event that:

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

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

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

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

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

COMPLAINTS SERVICE

 reclamaciones@europ-assistance.es

 **EUROP ASSISTANCE**
Complaints Service
Paseo de la Castellana, 130 - 28046 MADRID



And if You remain unsatisfied?

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

The contact details are:

DIRECCIÓN GENERAL DE SEGUROS Y FONDO DE PENSIONES

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

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



What do You need to provide when contacting us?

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

How will We attend to Your complaint?

We undertake to

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

Legislation and governing law

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

A judge having jurisdiction at Your Usual Place of Residence shall acknowledge the entitlements 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, 75436 Paris Cedex 09, France and by the General Directorate of Insurance and Pension Funds (Directorate General for Insurance and Pension Funds) of the Spanish Economy Ministry with regard to market practices.



WHO IS THE DATA CONTROLLER?

Europ Assistance, S.A., Sucursal en España (hereinafter, the "Insurance Company")
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 will be mixed in nature (automated and non-automated processing) and undertaken for the following purposes:

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

WHAT IS THE LEGITIMATE BASIS OF THE PROCESSING?

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

WHO ARE THE RECIPIENTS OF YOUR DATA?

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

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

SALES AND MARKETING COMMUNICATIONS

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

PROCESSING OF HEALTH DATA

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

PROCESSING OF THIRD-PARTY DATA

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

HOW LONG WILL WE STORE YOUR DATA?

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.
- Ensure that Europ Assistance S.A, Sucursal en España limits the processing of the personal data to 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):

In order to contact PERSONAL DATA PROTECTION



delegadoprotdatos@europ-assistance.es



EUROP ASSISTANCE
FAO: Data Protection Officer
Paseo de la Castellana, 130 - 28046 MADRID



INTERNATIONAL STUDENT

RISKS COVERED

AMOUNTS INSURED PER PERSON

1. MEDICAL ASSISTANCE

1.1. Medical expenses outside of the country of the <u>Usual Place of Residence</u>	€30,000
1.2. Dental expenses	€1,000
1.3. Transfer to hospital in the event of emergency	Included
1.4. Extension of hotel stay due to Illness or <u>Accident</u> (maximum 14 days)	€150/day
1.5. Medical counselling by telephone	Included
1.6. Medical transfer of the sick and injured	Included
- Where not arranged by <u>Us</u>	€6,000
1.7. Return of insured <u>Companions</u> to the place of residence	Included
1.8. Accompaniment of minors and dependants	Included
1.9. Forgotten medication	€200
1.10. Reincorporation into travel plan	Included
1.11. Extension of hotel stay of a <u>Companion</u> "in situ" (maximum 10 days)	€200/day
1.12. Relocation of <u>Companion</u> "in situ" (maximum 10 days)	€25/day
1.13. Relocation of a person to accompany the hospitalised <u>Insured Person</u>	Included
1.14. Lodging expenses for person to accompany the hospitalised <u>Insured Person</u> (maximum 10 days)	€200/day
1.15. Lodging expenses of <u>Companion</u> at a clinic (maximum 10 days)	€200/day
1.16. Hospitalisation expenses of the relocated Companion	€3,000
1.17. Transfer of mortal remains	Included
- Where not arranged by <u>Us</u>	€6,000
1.18. Escort of mortal remains (maximum 10 days)	€200/day
1.19. Burial service	€3,000
1.20. Expenses derived from rehabilitation or physiotherapy	€1,000
1.21. In-person psychological consultation (maximum €1,000)	€100/session
1.22. Optician costs due to Accident (maximum 1 claim)	€500

2. INCIDENTS DURING TRAVEL AND FLIGHTS

2.1. Telephone interpreter service <u>Abroad</u>	Included
2.2. Return of the <u>Insured Person</u> in the event of the death of an Immediate Family Member	Included

2.3. Return of the <u>Insured Person</u> in the event of hospitalisation of a family member	Included
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2.4. Return of the <u>Insured Person</u> to the point of departure by medical transfer	Included
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3. BAGGAGE AND DOCUMENTS

3.1. <u>Baggage</u> search	Included
3.2. Loss, damage and <u>Theft</u> of checked <u>Baggage</u>	€3,000
3.3. <u>Theft</u> of valuables	€750
Laptop	€750
Tablet PC	€500
Smartphone	€250
3.4. <u>Baggage</u> delays	€500
3.5. Loss or <u>Theft</u> of travel documents	€300
3.6. Information on procedural steps to cancel cards	Included
3.7. Dispatch of personal items	Included
3.8. Reimbursement of the expense of dispatch of Baggage to the Usual Place of Residence	€1,000

4. TRAVEL ASSISTANCE SERVICES

4.1. Information service	Included
4.2. Administrative management and advances for the payment of hospitals <u>Abroad</u>	€10,000
4.3. Legal information service	Included
4.4. Advance of amount of bail required <u>Abroad</u>	€3,000
4.5. Payment of expenses for legal assistance <u>Abroad</u>	€3,000
4.6. Reimbursement of administrative costs for extension of visa	€200
4.7. Indemnity to pay the course (maximum 5 months)	€400/month
4.8. Communications expenses	Included

5. CIVIL LIABILITY

5.1. Private civil liability	€60,000
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ASSISTANCE

We consider COVID-19 as being equivalent to any other illness. Consequently, Our Assistance cover includes cover for COVID-19 as being equivalent to any other illness.

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

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

Covered by Your Policy:

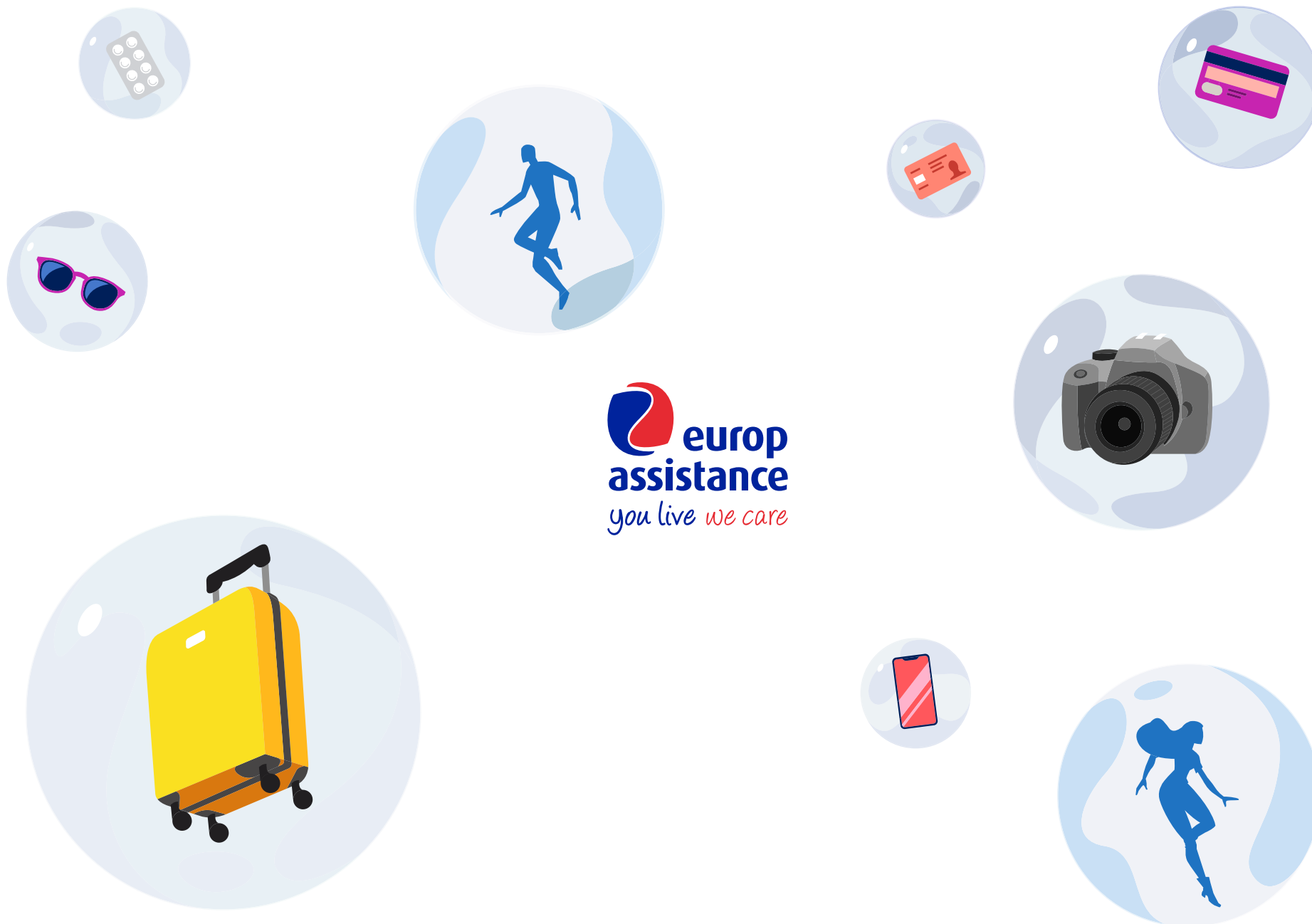
Important clarification

You are entitled to the cover indicated, provided that this is included within the policy that You have purchased. It is possible that some of the provisions described below are not included in Your policy and, consequently, You will not be entitled to these. Please read Your policy thoroughly

- Medical / hospital assistance if You become ill with COVID-19
- Diagnostic test (PCR), to confirm infection by COVID-19, in the event that:
 - You display symptoms
 - You do not display symptoms; however, a test is required by the hospital or medical centre in order to carry out the treatment of another illness or an accident
- Return relocation to Your place of residence in the event that You are unable to return as a result of having been ill due to COVID-19.
- Transfer of mortal remains in the event that You die as a result of COVID-19, provided that no impediment exists in terms of legal or governmental restrictions or health measures.
- Extension of stay in a hotel / accommodation in the event that You are ill, but do not require hospitalisation.
The aforementioned hotel stay must be prescribed by a doctor.
- Curtailment in the event that a member of Your Immediate Family:
 - Dies as a result of COVID-19 or
 - Is hospitalised due to COVID-19

Not covered by Your Policy:

- Return travel to Your Usual Place of Residence where You are not ill, though are unable to return by the means initially envisaged as a result of a pandemic situation (closure of borders or airports, flight cancellations, etc.).
- Extension of a hotel stay in the event that You are not ill, however the authorities have ordered a lockdown or restricted mobility.
- Curtailment in the event that a member of Your Immediate Family is ill with COVID-19 and non-symptomatic or does not require hospitalisation.
- The cost of a diagnostic test (PCR):
 - where You do not display any symptoms,
 - where this is not required in order to receive treatment for any other illness or an accident, or
 - the authorities of the country where You are located request this following quarantine due to COVID-19 or where You have recovered from the illness.
- The resort / hotel where You are located is entirely put into Lockdown.



 **europ
assistance**
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