Brecksville-Broadview Heights City Schools
Application to the Board of Education
Proposal for Overnight/Out of State Trip

Please submit application to the building Principal/Athletic Director for initial approval before submission to the Board of Education.

Please provide all of the following information:

Group or Organization: SPANISH EXCHANGE

Staff Member in Charge/Position: LAUREN SPENCE

Destination: SPAIN (ESTEPONA, SEVILLA, MADRID)

Departure/Arrival Information:

Leaving School Date: JUNE 11, 2024 Time: 1:41 PM

Return to School Date: JUNE 29, 2024 Time: 11:11 PM

Proposed Date of Trip JUNE 11 - JUNE 29, 2024

Date by which response is needed DECEMBER 8, 2023

1. Trip Expenses:

   A. Mode of Transportation (*Name of Company*). Does the carrier have liability insurance? What kind? Are turnpike fees included?
   PLANE, BUS, TRIP INSURANCE (INCLUDING LIABILITY) INCLUDED IN STUDENT COST

   Total Cost of Transportation: _____

   B. Lodging Information (*Include addresses, contact names and phone numbers).*
   HOMESTAYS WITH FAMILIES (ESTEPONA), HOTEL VÉRTICE, AVENIDA LA AERONAUTICA, 5, 1°6, 41020 (SEVILLA), GENERATOR HOSTEL, CALLE DE SILVA, 1, 28013, (MADRID)

   Total Cost of Lodging: _____

C. Meals (*List all meals included in the trip. Please note how many meals will be participants' responsibility*)

STUDENT MEALS (2 OF 3/DAY IN SEVILLA & MADRID, 3 OF 3/DAY IN ESTEPONA) INCLUDED IN STUDENT COST

Total Cost of Meals: _____

D. Are there any supplementary activities? Are entry fees required?

ALL ENTRY FEES FOR EXCURSIONS INCLUDED IN STUDENT COST

Total Cost of Activities: _____

Calculations of Event Expenses:

1. Transportation		$_____
2. Lodging		$_____
3. Food		$_____
4. Event Fees		$_____
5. Other		$_____
	Total	$3,205 /STUDENT (ESTIMATE)

2. What arrangements have been made for administering necessary medications to students while on this trip?

FAMILY PORTAL PROVIDES ONLINE ENTRY/RECORD OF MEDICATIONS & ALLERGIES, STUDENTS RESPONSIBLE FOR CARRYING & ADMINISTERING,

3. What arrangements have been made for dealing with emergency situations? Who will be responsible for all medical information sheets? How will the forms be stored and transported?

CHAPERONING TEACHERS WILL BE RESPONSIBLE FOR ALL MEDICAL INFO SHEETS, STUDENTS WILL HAVE CHAPERONE PHONE NUMBERS, AS WILL FAMILY MEMBERS, FORMS WILL BE STORED IN A WATERPROOF FOLDER & CARRIED AT ALL TIMES BY CHAPERONING TEACHER

4. If tour guides are involved, what liability insurance do they carry?

ALL INSURANCE PROVIDED BY TOUR AGENCY AND INCLUDED IN STUDENT COST

5. How is the trip related to the educational program of the district?

STUDENTS IN UPPER LEVEL SPANISH CLASSES WILL ENGAGE IN THE LANGUAGE AND CULTURE FIRST-HAND IN AN AUTHENTIC, REAL-WORLD SETTING, WITH NATIVE SPEAKERS

6. In what ways will the students benefit? How will the district benefit?

STUDENTS WILL APPLY THEIR SPANISH LANGUAGE SKILLS TO NAVIGATE REAL-WORLD EXPERIENCES. THE DISTRICT WILL ESTABLISH A RELATIONSHIP WITH A SPANISH SCHOOL TO DEVELOP AN ONGOING CULTURAL EXCHANGE PROGRAM

7. How will the trip be evaluated to determine the extent to which these benefits were realized?

STUDENT AND FAMILY SURVEYS WILL BE ADMINISTERED, STUDENTS WILL ALSO BE REQUIRED TO KEEP A TRAVEL JOURNAL AND REVIEW CONCEPTS PREVIOUSLY LEARNED THROUGHOUT THE TRIP

8. How many students in total? Are any students experiencing academic problems? What previous experience has the staff member had in conducting overnight or extended field trips? What other staff members will be going?

CURRENT ESTIMATE 15 STUDENTS WITH 2 CHAPERONES (LAUREN SPENCE, JANEL NOWACKI) BOTH WITH 14+ YEARS OF EXPERIENCE PLANNING, EXCHANGES AND CHAPERONING

9. How many chaperones, in addition to staff members, will be going? What are their names and affiliations with the students?

NONE

10. Will any school days be missed? If so, how many? How will teachers be advised in advance that the students will be out of school? How will missed work be made up? What special assistance will be provided to students with academic problems?

NO SCHOOL WILL BE MISSED.

11. Estimated Cost to Organization and how is this trip funded? How are the funds collected and safeguarded? How will any shortfall be made up or excess funds used?

TRIP IS ENTIRELY FUNDED BY STUDENTS AND FAMILIES, STUDENTS WILL PAY TRAVEL AGENCY DIRECTLY THROUGH FAMILY PORTAL WEBSITE

Date of Submission to Athletic Director/Principal 11-21-2023

Signature of Athletic Director/Principal indicating endorsement _____

_____ _____

Approved by Superintendent ***Date***

Date Approved by Board of Education _____

BRECKSVILLE-BROADVIEW HTS. CITY SCHOOL DISTRICT
"where fine education is a heritage"

ATALAYA
COLEGIO BILINGÜE

International Cultural Exchange Program Proposal

Brecksville-Broadview Heights High School, Broadview Heights, Ohio, USA
to
Colegio Bilingüe Atalaya, Estepona, Spain



June 2024 with the intention of a biennial exchange in perpetuity.

Prepared by:
Lauren Spence B.A., M.Ed.
Christine Bartzis B.S., M.A.
Janel Nowacki B.A., M.Ed.

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Program Mission:

The mission of the International Cultural Exchange Program is to promote global citizenship within the Brecksville and Broadview Heights communities, to foster an appreciation for travel and other cultures in the youth of our communities, and for students of the BBHCSD Spanish program to utilize their Spanish language skills in a real-world setting.

Program Description:

The International Cultural Exchange Program will be a biennial event with students from Colegio Bilingüe Atalaya traveling to Broadview Heights, Ohio, USA in August of every other year and students from BBHHS traveling to Estepona, Spain the following June of that same school year. However, the intent for this school year (2023-24) is to have US students travel to Spain in June 2024 and the Spanish students come to the US in August of 2024, due to how much time has lapsed since our initial launch of this program in the fall of 2019, unable to be completed due to the COVID-19 pandemic.

Students of both groups will experience a combination of touring major cultural sites within the cities/countries of destination and staying with families residing within the school district and attending the aforementioned institutions. While staying with resident families, students will engage in excursions in and around the city of residence, as well as attend school for a day with their host-student to experience what typical education is like in a different country.

Students will travel with adult staff who are directly involved in the Spanish language program at a ratio of 1 adult per 7 students with no more than 10 students per staff member. In the event of current staff being unable to chaperone, retired world language staff with prior student travel experience will be given the opportunity with proper credentials.

Travel expenses of chaperones will be split among the traveling students. Students of both groups will be traveling outside of their respective school year so as to not miss instructional time. Social functions will also be planned outside of school time to engage all families and all family members involved in the exchange and for visiting students to experience the social aspect of the resident culture.

Educational Impact:

The entire student body of BBHHS will have the chance to interact with individuals from a different culture, who speak a different language, and can offer a different perspective of the world. They will reap the many benefits of broadening one's experiences and gain more appreciation for multicultural diversity. Students who are enrolled in BBHHS Spanish courses may practice their skills with native speakers while BBHHS Spanish students who are directly involved with the exchange will exponentially increase their language skills as they experience using them in more intensive real-world settings with native speakers. Students are unable to earn any high school credit through participating in the program due to its voluntary nature.

Responsibilities of Brecksville-Broadview Heights City School District (BBHCSD):

A. (Spain to US) The visiting Spanish students will come to school with their American host in the same manner that their host does. This could add additional students to some bus routes, though the majority of the American host students are typically upperclassmen and provide their own transportation.

B. (Spain to US) The visiting students will be taking field trips around the area requiring the use of district school buses.

C. (Spain to US) Meetings and gatherings in association with the entire exchange program in preparation for, during, or after the exchange, will take place on school property.

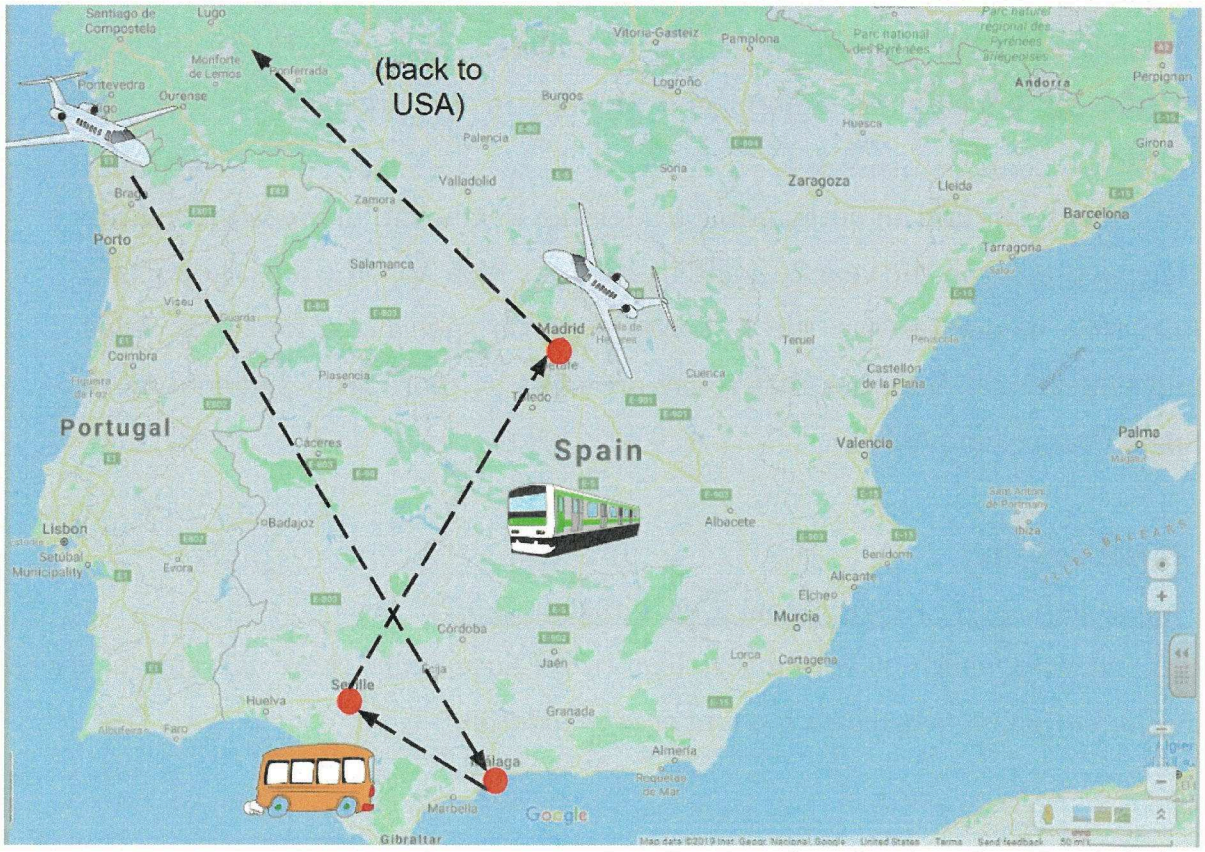
D. (US to Spain) All parties will be informed orally and in writing that the decision to cancel or postpone the trip due to currently unforeseen circumstances rests with the Superintendent and the Board of Education, and the Board will not reimburse any deposits lost due to such cancellation.

E. (US to Spain) The Board of Education is not expected to expend any funds in the sending and receiving of students to other countries. Parents and students will be responsible for all costs associated with this program.

Proposed itinerary and map of travel:

JUNE 2024

Sun	Mon	Tue	Wed	Thu	Fri	Sat
26	27	28	29	30	31	1
2	3	4 Last student day	5 Last teacher day	6	7	8
9	10	11 PM Depart Cleveland (CLE), layover Newark (EWR)	12 AM Arrive Málaga (AGP), begin homestay	13 Estepona	14 Estepona	15 Estepona
16 Estepona	17 Estepona	18 Estepona	19 Estepona	20 Estepona	21 Estepona	22 Estepona
23 Estepona 30	24 Travel by bus to Sevilla	25 Excursion to Granada	26 Excursion to Córdoba	27 Travel by bus to Madrid	28 Madrid	29 AM Depart MAdrid (MAD), layover Dulles (IAD), PM arrive (CLE)



Information about Colegia.es at a glance:

Colegia.es is a registered educational travel agency used by Colegio Atalaya in Estepona, Spain for all excursions for all age groups. Colegia.es will arrange all airfare from the US to Spain and back, all transportation, and all excursions for US students while they are in Spain.

Website: https://colegia.es/

Physical Address: Colegio Educational SL
C.Sigfrido 1
29006 Málaga, Spain

Mission Statement:

> *<<Tras más de 15 años organizando viajes por Europa hemos aprendido que la confianza, el conocimiento del destino y la seguridad son los factores clave para centros educativos y familias en la organización de los Viajes de Estudios.*
> *Con este enfoque y un marcado liderazgo en innovación, lanzamos el proyecto Colegia en el año 2011 y en 2018 nuestra App Web, el hito más importante de nuestra Historia: la 1ª plataforma de viajes especializada en Viajes de Estudio y Actividades Educativas, que hoy usan ya más de 250 centros en España, Francia e Italia.>>*
>
> "Through more than 15 years of organizing trips around Europe, we have learned that trust, knowledge of the destination, and security are the key factors for educational centers and families in the organization of Study Trips.
> With this focus and an outstanding leadership in innovation, we launched the Colegia project in the year 2011 and in 2018 our Web App, the most important milestone of our history: the 1st travel platform specialized for Study Trips and Educational Activities that today are used by more than 250 centers in Spain, France, and Italy."

Family Portal Website:

https://app.colegia.es/travel/dh6AozLfCeV2zqZYzYe38Q/

***Includes itinerary, ability to scan and upload travel documents, share allergies, as well as detailed information on transportation and accommodation.*

Insurance information at a glance:

- Medical expenses in Spain/Andorra **600 €**
- Medical expenses outside of Spain/Andorra **4,000 €** (extendable up to 100,000 €)
- Luggage delay of more than 12 hours **100 €**
- Theft and material damage of luggage **250 €**
- Displacement of a family member due to hospitalization of more than 1 day of the insured days **Included**
- Stay expenses of the family, maximum 10 days **60 €/day**
- Transport or sanitary repatriation of the injured and sick **Included**
- Transport or repatriation of the Insured and/or Insured Companions **Included**
- Transport or repatriation in the event of death **Included**
- Emergency dental expenses outside of Spain/Andorra **60 €**
- Expenses for a prolonged stay in a hotel, maximum 10 days **60 €/day**
- Teacher/Guide Substitution up to **450 €**
- Early return due to death or hospitalization of a family member **Included**
- Early return due to serious damage to main residence or professional premises **Included**
- Transmission of urgent messages **Included**
- Search for and transport of luggage and personal effects **Included**
- Missed flight / train connection **300 €**
- Expenses for management of lost/stolen official documents **Up to 120 €**
- Private Civil Liability **60,000 €**
- Teacher/Tour Guide Civil Liability **60,000 €**

In depth insurance information (*for digital copy of document*):

InsuranceInfoExchange2024.pdf

Price includes:

- Round Trip multi-city airfare
  (Cleveland (CLE) to Malaga (AGP) then Madrid (MAD) to Cleveland (CLE))
- Excursions and transportation during home-stay
- Excursions, meals, and transportation in Seville and Madrid
- chaperone (2) cost split among students (estimated at 15)

TOTAL (rough estimate): $3,205 per student

Price depends on several factors including:

1.) the number of students and chaperones traveling
2.) the price of airfare at the time of purchase
3.) the exchange rate of the US Dollar to Euro at the time of purchase

Price quoted does NOT include:

1.) airfare should student need to return home unexpectedly for reasons other than what is covered in provided travel insurance
2.) additional meals/food outside those explicitly provided purchased by students
3.) souvenirs purchased by students
4.) excursions provided by host family outside of those explicitly planned and arranged by Colegia.es travel agency

HOLA FAMILIA

Bienvenid@ a nuestra **plataforma** en la que podrás **gestionar fácilmente** y desde tu propio **móvil** todos los detalles del **viaje/actividad** de tu hij@:

- **Apuntarl@** al viaje
- Disfrutar de una **Página Web** Exclusiva
- Realizar pagos online con **tarjeta o transferencia**
- Comunicar **intolerancias/alergias**
- Subir el dni/pasaporte con una **foto con tu móvil**
- Consultar el **itinerario y el alojamiento**

Brecksville-Broadview Heights High School (BBH)

LOGIN

SEVILLA, GRANADA, CÓRDOBA, MADRID

11 - 29 jun 2024

Day
1
Tue 11 Jun

1:41 p.m. → 5:55 p.m.

Vuelo Cleveland CLE - New York EWR

5:55 p.m. → 7:35 a.m.

Vuelo New York EWR - Málaga AGP

Day
2
Wed 12 Jun

7:35 a.m.

Llegada a Málaga

Estancia con familias (gestionado por el centro)

Day
3
Thu 13 Jun

Estancia con familias (gestionado por el centro)

Day
4
Fri 14 Jun

Estancia con familias (gestionado por el centro)

Day
5
Sat 15 Jun

Estancia con familias (gestionado por el centro)

Day
6
Sun 16 Jun

Estancia con familias (gestionado por el centro)



Day

7

Mon 17 Jun

Estancia con familias (gestionado por el centro)



Day

8

Tue 18 Jun

Estancia con familias (gestionado por el centro)



Day

9

Wed 19 Jun

Estancia con familias (gestionado por el centro)



Day

10

Thu 20 Jun

Estancia con familias (gestionado por el centro)



Day

11

Fri 21 Jun

Estancia con familias (gestionado por el centro)



Day

12

Sat 22 Jun

Estancia con familias (gestionado por el centro)

Day
13
Sun 23 Jun

Estancia con familias (gestionado por el centro)

Day
14
Mon 24 Jun

8 a.m. → 11 a.m.

Traslado en bus Colegio Atalaya - Sevilla

noon

Visita guiada Catedral-Giralda de Sevilla

+

2 p.m.

Almuerzo LIBRE | no incluido

5 p.m.

Crucero por el Guadalquivir

+

8 p.m.

Traslado en bus al alojamiento y check in

9 p.m.

Cena MENU en alojamiento

Day
15
Tue 25 Jun

8 a.m.

Desayuno en alojamiento

8:30 a.m.

Traslado en bus alojamiento - Granada

noon

Visita completa a la Alhambra + Generalife + Palacios Nazaríes +

2:30 p.m.

Almuerzo LIBRE | no incluido

4 p.m.

Tiempo libre | Albaicín y Sacromonte +

5 p.m.

Traslado en bus Granada - alojamiento

9 p.m.

Cena MENU en alojamiento

Day
16
Wed 26 Jun

8 a.m.

Desayuno en alojamiento

8:30 a.m.

Traslado en bus alojamiento - Córdoba

11 a.m.

Visita guiada Mezquita-Catedral +

2 p.m.

Almuerzo LIBRE | no incluido

4 p.m.

Traslado en bus Córdoba - Sevilla centro

6 p.m.

Plaza de España y Jardines de Mª Luisa | TIEMPO LIBRE +

8 p.m.

Traslado en bus Sevilla centro - alojamiento

9 p.m.

Cena MENU en alojamiento

Day
17
Thu 27 Jun

8 a.m.

Desayuno en alojamiento

8:30 a.m.

Traslado en bus Sevilla - Madrid

2 p.m.

Llegada al alojamiento. Dejamos equipaje en consigna

2:30 p.m.

Almuerzo LIBRE | no incluido

4 p.m.

Visita guiada Madrid de los Austrias +

6:30 p.m.

Tiempo libre en el centro de Madrid +

8 p.m.

Check in en el alojamiento

9 p.m.

Cena MENU en restaurante

Day
18
Fri 28 Jun

9 a.m.

Desayuno en alojamiento

10:30 a.m.

Traslado en bus al parque Warner

noon

Parque Warner Madrid | incluye almuerzo SELF-SERVICE +

8 p.m.

Traslado en bus al alojamiento

9 p.m.

Cena libre | NO incluida

Day
19
Sat 29 Jun

7:30 a.m.

Desayuno en alojamiento

8 a.m.

Traslado en bus al aeropuerto de Madrid

11:15 a.m. → 1:50 p.m.

Vuelo Madrid MAD - Washington Dulles IAD

10 p.m. → 11:11 p.m.

Vuelo Washington Dulles IAD - Cleveland CLE

CONDICIONES Y ANULACIONES

Cualquier **cancelación** de plaza motivada por **decisiones personales** generarán los siguientes gastos de anulación:

- **Más de 101 días** antes de la fecha de salida: se pierde el 1er plazo, siendo el mínimo de 150€.
- **Entre 100 y 60 días** antes de la fecha de salida: 50% de los servicios terrestres no tiene devolución.
- **Menos de 59 días** antes de la fecha de salida: los gastos de anulación ascienden al 100% del total del viaje

NOTA IMPORTANTE: los billetes de avión conllevan 100% de gastos desde el momento de la compra, no siendo reembolsables en ningún caso.

En caso de haber contratado el seguro de anulación opcional se incluye una Garantía adicional que cubre gastos de anulación hasta 1.200€ por alguna de las causas justificadas. Más info AQUÍ ttps://colegia.es/seguro-de-viaje-para-estudiantes-y-escolares/

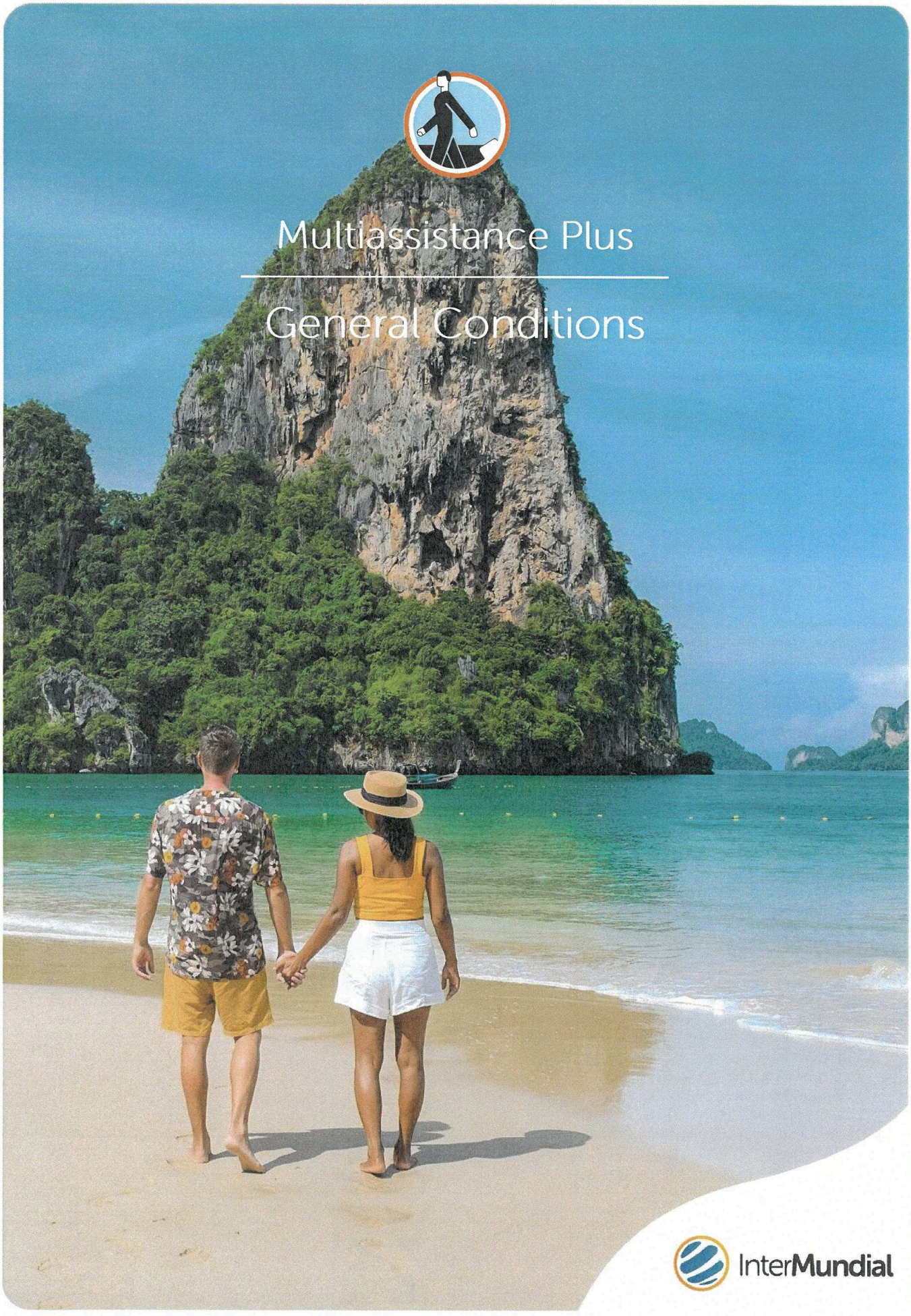
MÁS INFO:

- Condiciones Generales de Colegia https://colegia.es/condiciones-generales/
- RD 1/2007. Libro cuarto Ley de Viajes Combinados y a la Transposición de directiva de la Unión Europea en materia de viajes combinados y servicios de viaje vinculados según Real Decreto-ley 23/2018, de 21 de diciembre. Art 160. Resolución, cancelación y derecho de desistimiento antes del inicio del viaje https://www.boe.es/diario_boe/txt.php?id=BOE-A-2018-17769

info@colegia.es
+34 951 324 415
Whatsapp +34 619 756 285

Con la calidad de
GRUPO COLEGIA

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Multiassistance Plus

General Conditions

InterMundial

PARTICULAR CONDITIONS - TRAVEL ASSISTANCE INSURANCE FOR PEOPLE "MULTIASSISTANCE PLUS WITH CANCELLATION"

For the Policy with number 55-0682313, in which INTERMUNDIAL XXI, S.L.U. Correduría de Seguros, with registered company address at Calle Irún, 7, Madrid, inscribed in the Companies Register of Madrid to page M 180.298, 8th section, book 0, sheet 149, volume 11.482 and with Corporate Tax Identification Number- B-81577231. Inscribed in the Guarantees and Insurance Registry and Pension Fund with number J-1541 and with Civil Liability Insurance and guarantee signed pursuant to Law 26/06 for Regulation of Private Insurance and Reinsurance, acts herein as broker, with this being signed between IM TRAVELERS CLUB S.L.U. and INSURER ARAG S.E., Sucursal en España.

When Policy conditions or an excerpt of the same are required to be issued in a language other than Spanish, in the event of litigation, the conditions in the Spanish-language version shall prevail over all other language versions.

The premiums are valid for cruise trips.

INSUREDS: All natural persons who are customers of the travel agent linked to the insurance Policyholder and who are notified by the said Policyholder and listed on the Certificates issued shall be deemed to be Insureds.

BENEFITS AND LIMITS:
This insurance covers all items shown as being covered in the following table of benefits, up to the limits stated.

TABLE OF BENEFITS AND LIMITS

1) ASSISTANCE COVER

1.1. Medical and healthcare:
- Local ..... 10.000 €
- Continental ..... 250.000 €
- Worldwide ..... 500.000 €

1.1.1. On board the cruise ..... 10.000 €
1.1.2. Dental expenses ..... 150 €
1.1.3. Costs incurred by the insured as a result of staying in hospital (10 €/day) ..... 100 €
1.2. Costs incurred by the insured as a result of having a covid-19 diagnostic test (PCR) ..... 200 €
1.3. Repatriation or medical transfer of injured or sick persons ..... Unlimited
1.4. Repatriation or transfer of companions (2 companions) ..... Unlimited
1.5. Repatriation or transfer of minor children or dependent persons ..... Unlimited
1.6. Travel by another person in the event the insured is hospitalized for over 5 days ..... Unlimited
1.6.1. Accommodation costs of the person who has travelled (max. 100 €/day) ..... 1.000 €
1.7. Medical, surgical, pharmaceutical, and hospitalization costs of the companion who has travelled ..... 500 €
1.8. Extended hotel stay on medical grounds (max. 100 €/day) ..... 1.000 €
1.9. Extended hotel stay by the companion on medical grounds (max. 85 €/day) ..... 850 €
1.10. Extended stay as a result of medical quarantine due to covid-19 (max. 270 €/day) ..... 4.050 €
1.11. Extended stay by the companion as a result of the medical quarantine of the insured due to covid-19 (max. 270 €/day) ..... 4.050 €
1.12. Repatriation or transport of the deceased insured ..... Unlimited
1.13. Early return due to the death of a family member ..... Unlimited
1.14. Early return due to hospitalisation of a family member for over 5 days ..... Unlimited
1.15. Early return due to serious incident at the insured's home or Professional premises ..... Unlimited
1.16. Early return as a result of borders being closed at the destination due to covid-19 ..... Unlimited
1.17. Sending of urgent messages ..... Included
1.18. Dispatch of medicines to a foreign country ..... Included
1.19. Interpreter services in a foreign country ..... Included
1.20. Hijack costs ..... 4.000 €
1.21. Cash advances while abroad ..... 3.000 €
1.22. Opening and repair of safes and strongboxes ..... 175 €
1.23. Loss of the keys to one's habitual residence ..... 75 €
1.24. Cancellation of cards ..... Included
1.25. Legal advice provided remotely when travelling ..... Included
1.26. General information (embassies, vaccines, and entry requirements) ..... Included
1.27. Assistance to family members at the home of the hospitalised insured person ..... 120 €
1.28. Claiming on purchase contracts in a foreign country ..... 3.000 €
1.29. Rejoining the travel itinerary following hospitalization ..... 180 €
1.30. Repatriation or transfer of a pet animal ..... Included
1.31. Extended stay of a pet animal due to the hospitalization of the insured (60€/day) ..... 300 €

2) BAGGAGE COVER

2.1. Material losses
- Local ..... 850 €
- Continental ..... 1.500 €
- Worldwide ..... 2.500 €

2.1.1. In the event of theft ..... 500 €
2.2. Delays in reclaiming checked-in baggage (150 euros after 12 hours and 105 euros for every additional 24 hours) ..... 360 €
2.3. Dispatch of items left behind or stolen during the trip ..... 125 €
2.4. Search for, location, and dispatch of lost baggage ..... Included

2.5. Costs for replacing lost or stolen documents ..... 250 €

3) TRAVEL CANCELLATION AND HOLIDAY REFUND COVER

3.1. Trip cancellation costs:

- Local ..... 1.750 €
- Continental ..... 3.000 €
- Worldwide ..... 5.000 €

3.2. Interruption of the trip:

- Local ..... 1.000 €
- Continental ..... 2.000 €
- Worldwide ..... 4.000 €

4) COVER FOR DELAYS AND MISSED SERVICES

4.1. Late departure of the mode of transport (€50 after 6 hours and €100 for every additional 24 hours) ..... 350 €

4.2. Unavoidable extension of the trip (max. 70 €/day) ..... 350 €

4.3. Extension to the insurance cover (4 days) ..... Included

4.4. Missed transport connections (minimum 4 hours delay) ..... 800 €

4.5. Alternative transport as a result of missed transport connections (minimum 4 hours delay) ..... 500 €

4.6. Costs incurred as a result of the loss of booked services due to the late arrival of the cruise ..... 500 €

4.7. Missing a mode of transport due to an accident en route ..... 350 €

4.8. Change to the services initially booked

4.8.1. Departure of alternative transport ..... 360 €

4.8.2. Change of hotels/apartments ..... 550 €

4.9. Loss of booked services ..... 500 €

4.10. Loss of booked services as a result of medical quarantine due to a positive covid-19 test ..... 500 €

COMPLEMENTARY PERSONAL ACCIDENT INSURANCE

24-hour personal accidents - death ..... 6.500 €

Personal accidents on modes of transport - death ..... 40.000 €

COMPLEMENTARY CIVIL LIABILITY INSURANCE

Private civil liability ..... 65.000 €

FAMILY MEMBERS OF THE INSURED

For the purposes of this insurance, the following are deemed to be family members of the INSURED: his/her spouse, civil partner, or person living with the INSURED as if they were married, as well as his/her family members up to the second degree of kinship, whether on a straight-line or collateral basis, whether through consanguinity or affinity.

TERRITORIAL SCOPE: For the present policy, the Local area is restricted solely and exclusively to Spain, and the Continental area to Europe and countries bordering the Mediterranean (Algeria, Cyprus, Egypt, Israel, Lebanon, Libya, Morocco, Palestine, Syria, Tunisia, Turkey, and Jordan).

The Insurer shall not be required to provide any kind of service while the Insured is travelling on board any kind of terrestrial vehicle, maritime vessel, or aircraft, with any services being provided as soon as the Insured is back on solid ground.

Countries which are at war or under siege, or facing insurrection or armed conflict of any kind or nature during the trip or the travel undertaken by the Insured, even where not officially declared, and countries which are specifically listed in the payment slip or in the Schedule of Cover, are excluded from the cover provided by this policy.

It is expressly agreed that the Insured's obligations deriving from the cover provided by this policy shall end the moment the Insured has returned to his/her habitual residence or has been admitted to a healthcare establishment located no more than 25 km from the said habitual residence (15 km on the Balearic and Canary Islands).

Where an insured has his/her habitual residence in Spain and is of Spanish nationality, the territorial scope of the cover for Private Civil Liability shall be the whole world. Where the insured has his/her habitual residence in a foreign country, or is not a Spanish national, the cover for Civil Liability shall be valid solely for claims occurring in Spain.

Quality Assurance:

ARAG promises that the claim will be resolved within 15 working days counted as from the day we receive the last document we have requested that is necessary for us to process the claim. In the event we are unable to meet the said deadline, ARAG shall refund you the cost of the insurance, irrespective of the claim being approved or rejected.

NOTIFICATION OF THE TRIPS: The Policyholder shall notify ARAG of all of the travellers' details (name, destination, length of the trip) prior to the start of the trip. Likewise, the Policyholder shall make all documents regarding the Insureds under this contract available to ARAG so that the Insurer can verify the accuracy of the travellers' details supplied by the Policyholder.

In order for the Policyholder's clients - who are the Insureds under this policy - to be aware of the cover provided by this insurance, ARAG shall supply Tokens to be distributed by the Policyholder to its clients, and these shall be the only valid document in proof of the said persons being Insureds under this policy.

The Policyholder shall include the start date and the end date of each trip on all Tokens issued.

PAYMENT OF THE PREMIUMS TO ARAG: Premiums shall be paid monthly by way of a cheque issued by the Policyholder made payable to ARAG upon receipt of the invoice list.

PROVISION OF THE SERVICES: The provision of the services envisaged in this policy shall be delivered through ARAG S.E., SUCURSAL EN ESPAÑA.

For the urgent provision of services, **ARAG** shall provide the Insured with documentary proof of his/her rights as beneficiary, as well as instructions and a telephone number for emergencies.

ARAG's telephone number is **91 566 15 88** when calling from Spain, or **34 91 566 15 88** when calling from abroad. Calls may be made reversing the charges.

- The Policyholder is aware of and expressly accepts the limitation clauses of this policy, and warrants that he/she has received the General Conditions together with this document.

INFORMATION TO THE INSURED

Prior to signing this contract, the Policyholder has received the following information, in compliance with the provisions of Article 96 of Act 20/2015 of 14 July, on the Organisation, Supervision and Solvency of Insurance and Reinsurance companies, and Articles 122-126 of its regulations:

- The Insurer is ARAG SE, a German company whose registered office is in Düsseldorf, at ARAG Platz no.1, the Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) being responsible for supervising and monitoring of its activity. It is authorised to operate in Spain under the right of establishment through its branch ARAG SE, Sucursal en España, with Tax ID number W0049001A, and registered offices in Madrid, Calle Núñez de Balboa, 120; it is listed in the Registro administrativo de la Dirección General de Seguros y Fondos de Pensiones under reference E-210.

The Insurer declares that, in the event of its liquidation, Spanish regulations with regard to liquidation will not be applied.

- The law applicable to the Insurance Contract is Spanish, in particular, Act 50/1980 of 8 October, on Insurance Contracts.
- In the event of any dispute with the Insurer, the Policyholder or Insured may seek redress through arbitration or through the ordinary Spanish courts of law.

Please note that ARAG SE, Sucursal en España offers its insured customers the following Customer Service contact numbers depending on the procedures they wish to carry out:

- For modifications and/or inquiries about the policy contracted you can call the telephone number 93 485 89 07 - 91 566 16 01, or send an email to atencioncliente@arag.es - For submitting complaints and/or claims to the company, the ARAG S.E. Sucursal en España has a Customer Service Department at c/ Roger de Flor, 16, 08018-Barcelona, email: dac@arag.es, website: www.arag.es to attend to and resolve complaints by insured persons in connection with their legally recognised rights and interests. The Department will resolve the issue within two months from the date on which the complaint was submitted.
- In the event of disagreement with the resolution adopted by the Customer Service Department, or if a period of two months has passed without a response being received, the claimant may contact the Servicio de Reclamaciones de la Dirección General de Seguros y Fondos de Pensiones at Paseo de la Castellana, 44, 28046 - Madrid, or the website: www.dgsfp.mineco.es.
- You can view the Report on the insurer's solvency and financial situation at https://www.arag.com/company/financial-figures.
- By providing bank details for payment of the insurance premium, the Policyholder/Insured party authorises the relevant amount to be charged to the account detailed in this document, or to any other account notified to the Insurer for this purpose, throughout the duration of the Contract,

ISSUED IN MADRID

For the Company *THE POLICYHOLDERP.P.*

CEO
Member of GEC

INFORMATION REGARDING DATA PROTECTION

Data processor	ARAG SE, Sucursal en España C/ Núñez de Balboa 120 28006.- MADRID NIF W00490001A atencioncliente@arag.es www.arag.es
Data Protection Officer contact details	dpo@arag.es C/Roger de Flor 16 08018 Barcelona
Purpose of processing	Underwriting and execution of the insurance contract
Authentication	Execution of the insurance contract
Recipients	No data will be transferred to third parties unless: prior consent is given, it is an obligation provided for in regulations, or for legitimate interest
International transfers	May be necessary, during certain assistance services, for the execution of the contract.
People's rights	Individuals can access, rectify or delete their data, oppose their processing and request their limitation of transfer by sending their request to: lopd@arag.es
Additional Information	Additional and detailed information on data protection can be viewed on our website: http://www.arag.es

Data processor
The entity responsible for processing personal data is ARAG SE, Sucursal en España, whose NIF is W0049001A and registered address is C/ Núñez de Balboa no. 120, 28006 Madrid. Email: atencioncliente@arag.es Webpage: www.arag.es . You can contact the Data Protection Office at dpo@arag.es .

Purpose and recipients
The information provided will be processed for the purpose of establishing, managing and developing contractual relationships between you and the data processor, as well as for the prevention of fraud.

We will also process your personal data to inform you about our products and for quality control purposes in the provision of the guarantees of your insurance contract.

We will not pass on your personal data to third parties except in the following cases: applicable regulations oblige us to, for legitimate interests or with prior consent from the owner of the data.

Your data will be accessible to ARAG SE, Sucursal en España third-party collaborators who intervene in the formalities arising from underwriting the insurance and the effective provision of its guarantees.

If you need assistance and you are outside the European Union, we may need to transfer your personal data to other countries in order to effectively fulfil the guarantees of your insurance contract.

Your data will be kept during the validity of the insurance contract. After its termination, they will be blocked during the legally required periods for the purpose of determining any liability arising from their processing. Once the statutory limitation periods have elapsed, the data will be deleted.

Authentication
The legal basis for processing your personal data is the execution of the insurance contract you have signed with this insurance company. Providing your data is essential for the formalisation of this insurance contract, which is not possible without them.

The legal basis for processing the data for direct marketing and satisfaction surveys is a legitimate interest in meeting your expectations as a customer and improving the quality of the service received. You can oppose the processing of your data at any time in the manner described in the Rights section.

The legal basis for transferring data to third parties is constituted by provisions in insurance regulations that either protect the legitimate interest of the entity or impose specific obligations on it for the development of its activity, in regard to the insurance contract (Law 50/1980 on Insurance Contract), regulations on ordination, supervision and solvency (Law 20/2015 on Ordination, Supervision and Solvency of insurance and reinsurance entities) and other regulations governing insurance activity.

The legal basis for transferring your data to a country outside the EU is the need to execute the guarantees provided in your policy.

Rights
You have the right to access your personal data subject to processing, as well as request the rectification of inaccurate data or, where appropriate, request its deletion when the data is no longer necessary for the purposes for which it was collected. You can also exercise your rights of opposition and limitation to the processing and transfer of the data.

You can exercise your rights by writing to the data processor, ARAG SE, Sucursal en España, by email lopd@arag.es or if you prefer, by post addressed to C/ Roger de Flor, 16, 08018, Barcelona (include "Attention to: 'Data protection'" on the envelope). Please include or attach a copy of your ID or passport. In the event that your above rights request is not complied with, you can submit a complaint to the Spanish Data Protection Agency (www.agpd.es).

Third party(s') personal data
Regarding other individuals' personal data that must be given to ARAG SE, Sucursal en España, in order to formalise this policy, they must be informed - prior to the communication of their data - of the information contained in the preceding paragraphs.

TRAVEL ASSISTANCE INSURANCE FOR PEOPLE "MULTIASSISTANCE PLUS WITH CANCELLATION"

Introduction
This Insurance Contract is governed by the terms established in these General Terms and Conditions and the Particular Conditions of the policy, pursuant to the provisions of Act 50/1980, of 8 October, on insurance contracts and Act 20/2015, of 14 July, on the regulation, supervision and solvency of insurance and reinsurance companies.

DEFINITIONS
In this contract the following terms shall have the following meanings:

INSURER:
ARAG S.E., Sucursal en España, which shall bear the risk defined in the policy.

POLICYHOLDER:
The natural or legal person executing this contract with the INSURER, and who/which is responsible for the duties deriving herefrom, save for those duties which, given their nature, are to be performed by the INSURED.

INSURED:
The natural person who, in default of the POLICYHOLDER, is responsible for the duties deriving from the contract.

POLICY:
The contractual document containing the Conditions governing the Insurance. The Policy is composed of the General Conditions, the Schedule of Cover in which the risk is defined, and any supplements or annexes that may be issued in order to complete or amend the Policy.

PREMIUM:
The price of the insurance which shall vary according to the different types of cover, to be determined in the Schedule of Cover of the policy. The debit order shall also include any surcharges and taxes imposed by law.

FAMILY MEMBERS:
Family members of the INSURED means his/her spouse or common-law spouse or person permanently resident with the INSURED as if they were married, as well as family members up to the third degree of kinship: parents, children, grandparents, grandchildren, siblings, uncles/aunts, nephews/nieces, parents-in-law, sons/daughters-inlaw, and brothers/sisters-in-law.

TRIP:
Any travel undertaken by the INSURED away from his/her habitual residence, starting upon departure from the said habitual residence until his/her return there at the end of the trip.

SERIOUS ILLNESS:
A state of ill-health verified by a medical professional requiring the patient to be confined to bed and to cease all activities, both professional and private, within the thirty days leading up to the planned trip.

Where the illness affects any person other than the INSURED, said illness shall be deemed to be serious where - subsequent to the purchase of the insurance - it entails hospitalization or the need to be confined to bed, and requires, in the opinion of a medical professional, constant care and attention by medical staff or by persons designated for this purpose, following doctor's instructions, within the 12 days leading up to the trip departure date.

SERIOUS ACCIDENT:
Any bodily injury resulting from a violent, sudden, and external cause that is contrary to the intentions of the victim, the consequences of which prevent him/her from travelling away from his/her habitual residence in normal manner.

Where the accident affects any person other than the INSURED, said accident shall be deemed to be serious where - subsequent to the purchase of the insurance - it entails hospitalization or the need to be confined to bed, and requires, in the opinion of a medical professional, constant care and attention by medical staff or by persons designated for this purpose, following doctor's instructions, within the 12 days leading up to the trip departure date.

PET ANIMAL:
An animal kept as a pet or to guard. Any such animals must be registered and identified by way of their badge/tattoo/microchip number, and they must be owned by the insured and reside at the same address. Animals that are sick, heavily pregnant, or that have recently given birth, or that are too young to feed themselves (cats or dogs less than 2 months old) are not covered by this definition, even if they kept as a pet or to guard.

KIDNAP:
The act of unlawfully detaining a person in order to demand a ransom for his/her release, or for the purpose of extorsion, or with other political or social aims, threatening the life or the health of the victim.

1. EFFECTIVENESS OF THE CONTRACT
The cover provided by this insurance commences at 00:00 hours or at the time the INSURED leaves his/her habitual residence on the day indicated as the start date for the trip, as stated by the POLICYHOLDER to the INSURER. Cover ends at 24:00 hours on the day indicated as the end date of the trip, or when the INSURED has returned to his/her habitual residence.

With regard to Trip Cancellation Costs, this cover enters into effect at 24:00 hours on the day the insurance is purchased, and cover ends as soon as the INSURED has commenced the insured trip. **Under all circumstances this cover shall only apply if the insurance is purchased at the time the insured trip is confirmed or during the following 7 days.**

Cover in respect of assistance, baggage, delays, and missed services shall only apply while the INSURED is on a trip away from his/her place of habitual residence and at a distance of more than twenty kilometres (the "distance-from-home excess").

Likewise and in the event that the Insured has his/her habitual residence in a foreign country, this insurance contract shall only be effective when it has been signed in Spain.

2. TERRITORIAL VALIDITY
This insurance is valid within the territory established in the SCHEDULE OF COVER. In general terms, the following definitions apply:

Local Travel: travel for which the point of departure and the destination of the insured trip are within the same country.

Continental Travel: travel for which the point of departure and the destination of the insured trip are within the same geographical continent.

Travel with a point of departure in Europe to a destination country that borders the Mediterranean (Algeria, Cyprus, Egypt, Israel, Lebanon, Libya, Morocco, Palestine, Syria, Tunisia, Turkey, or Jordan) shall be deemed to be continental travel, provided that this is specified as such in the schedule of cover of the policy.

Worldwide Travel: travel for which the point of departure and the destination of the insured trip are countries forming part of different geographical continents.

3. TERM OF VALIDITY
In time-limited format, **the maximum term of the cover provided by this insurance is as specified in the SCHEDULE OF COVER.**

In all circumstances, where the INSURED has his/her habitual residence in Spain, the duration of the insured trip may not exceed 365 consecutive days (366 days for leap years). Where the INSURED has his/her habitual residence outside of Spain, the duration of the insured trip may not under any circumstances exceed 120 consecutive days.

In annual format, **trips with a duration of more than 60 consecutive days are not covered outside of the habitual residence of the insured.**

4. PAYMENT OF PREMIUMS
The POLICYHOLDER is under a duty to pay the premium at the time the contract is formalized. Any subsequent premiums must be paid when they fall due.

Unless the SCHEDULE OF COVER specifies a different location, the premium shall be paid at the address of the Policyholder.

In the event the premium for the first year is not paid, cover shall not commence and the Insurer may terminate the contract or request payment of the agreed premium. If the premium for successive years is not paid, the cover provided by the policy shall be suspended once one month has elapsed following the date the premium was due. **Under all circumstances, cover shall come into effect at 24:00 hours on the day on which the Insured pays the premium.**

5. INFORMATION ABOUT THE RISK
The POLICYHOLDER is under a duty to inform the INSURER, prior to the formalization of the contract, of all circumstances it is aware of that may affect the assessment of the risk, in accordance with the questionnaire to be filled out. This duty shall not apply where the INSURER does not supply any questionnaire to be filled out, or where, having supplied a questionnaire, the circumstances that may affect the assessment of the risk are not covered by the said questionnaire.

The Insurer may rescind the contract within one month of becoming aware of any omission or inaccuracy in the information provided by the Policyholder.

During the lifetime of the contract, the Insured must inform the Insurer, as soon as possible, of any change to the factors or the circumstances stated in the questionnaire referred to in this article which increase the risk and are of a kind that, had the Insurer known about them at the time the contract was formalized, it would not have entered into the contract or it would have done so under more onerous conditions.

The INSURER may, once it has become aware of an increased risk, propose an amendment to the contract or rescind the contract, within a term of one month.

If the risk is reduced, the Insured shall be entitled, as from the next annual renewal, to pay a reduced price for the premium in the corresponding proportion.

6. COVER INCLUDED
When a claim event covered by this policy occurs, the INSURER shall, as soon as it is notified thereof in accordance with the procedure indicated under the Article entitled 'REPORTING A CLAIM', ensure that the services that have been procured are delivered.

The services available for the Insured to procure are listed in the following articles, and those effectively procured by the Insured are indicated in the Schedule of Cover of the policy.

1) ASSISTANCE COVER

1.1 MEDICAL AND HEALTHCARE
ARAG shall, **up to the limit indicated in the Schedule of Cover of the policy**, bear the costs associated with the intervention of healthcare professionals and establishments required in order to treat the sick or injured Insured, **provided that the said intervention has been performed with the conformity of the Insurer's medical team.**

The services listed below, which list is not intended to be exhaustive, are expressly included:

a) Treatment by emergency medical teams.
b) Complementary medical examinations.
c) Hospitalizations, treatments, and surgical interventions.
d) The supply of medication while hospitalized, or reimbursement for the cost of medication for injuries or illnesses that do not require hospitalization. **Successive payments for medication or pharmaceutical expenses deriving from any process that is or becomes chronic are excluded from this cover.**

In the event of a life-threatening emergency as a result of an unforeseeable complication linked to a chronic, congenital, or pre-existing illness, ARAG shall only bear the cost of **the initial healthcare assistance provided under emergency conditions and within the first 24 hours counted as from admission to hospital.**

The costs covered under this heading may not under any circumstances exceed 10% of the insured sum for the Medical and Healthcare Cover.

Save in emergency situations or verifiable force majeure, **the Insurer, through its medical team, shall determine which medical centre the Insured is to be referred to on the basis of the injury or illness he/she has suffered.**

In the case of illnesses or accidents occurring within the scope of the cover that has been procured, if the prognosis made by the Insurer's medical team concludes that given the seriousness of the Insured's case, he/she requires **long-term treatment**, ARAG shall arrange for the Insured to be transferred to his/her place of habitual residence so that he/she can receive the said treatment by way of the standard healthcare services at his/her place of residence. In the event that the Insured does not agree to the said transfer, the Insurer shall be immediately released from its duties in respect of paying for the services included as part of this cover.

Long-term treatment shall be deemed to mean any treatment lasting for more than 60 days counted as from the date of diagnosis.

Likewise, and **up to the limit indicated in the Schedule of Cover of the policy,** ARAG shall bear the cost of professional intervention in the event of severe dental problems, which shall be deemed to mean those requiring urgent treatment due to infection or trauma.

1.2 COSTS INCURRED BY THE INSURED AS A RESULT OF HAVING A COVID-19 DIAGNOSTIC TEST (PCR) DURING THE TRIP
In the event that **while travelling**, the INSURED develops symptoms that are **compatible with COVID-19 and a doctor prescribes a PCR test**, the INSURER shall reimburse the INSURED for the cost of taking the said test, provided that documentary proof is **provided in the form of the receipt for purchasing the test, as well as the invoice issued by the clinic.**

Situations where it is impossible to perform the test because of a lack of availability at the place where the INSURED is staying are excluded.

1.3 REPATRIATION OR MEDICAL TRANSFER OF INJURED OR SICK PERSONS
In the event of an accident or supervening illness affecting the INSURED and which, in the opinion of a medical professional, prevents him/her from continuing with the trip, the INSURER shall bear the following costs:

a) The cost of transport by ambulance to the nearest clinic or hospital.
b) Examination by the Insurer's Medical Team, in contact with the doctor treating the injured or sick INSURED, in order to determine the appropriate measures for providing the best healthcare and the most suitable mode of conveying the INSURED to another more suitable hospital or back home.
c) The cost of conveying the injured or sick person, using the most appropriate mode of transport, to the prescribed hospital or to his/her habitual residence.

The mode of transport to be used in each case shall be decided by the INSURER's Medical Team in accordance with the urgency and seriousness of the case.

A specially-equipped medical aircraft may be used, but only within Europe and countries bordering the Mediterranean, and always at the discretion of the INSURER's Medical Team.

In the event the INSURED is admitted to hospital somewhere far away from his/her place of habitual residence, or he/she is required to self-isolate because he/she is ill with COVID-19 at the destination, the INSURER shall bear the cost, at the pertinent time, of his/her subsequent travel to return home.

Only medical considerations shall be taken into account when choosing the mode of transport or the hospital where the INSURED is to be admitted.

In the event the INSURED refuses to be transferred at the time and in accordance with the conditions determined by the INSURER's medical team, all cover and all resulting costs deriving from this decision shall be automatically suspended.

The INSURER is subrogated in the rights of the INSUREDS in respect of the tickets and all the costs of returning home that were initially envisaged.

1.4 REPATRIATION OR TRANSFER OF COMPANIONS
Where one of the INSUREDS has been repatriated or transferred due to illness or accident in accordance with the 'REPATRIATION OR MEDICAL TRANSFER OF INJURED OR SICK PERSONS' cover, the INSURER shall bear the cost of conveying the number of companions indicated in the Schedule of Cover so that they can accompany the INSURED to the INSURED's place of habitual residence or to the place where he/she is hospitalized. If there are any minors or dependents, they shall also be repatriated.

The INSURER is subrogated in the rights of the INSUREDS in respect of the tickets and all the costs of returning home that were initially envisaged.

1.5 REPATRIATION OR TRANSFER OF MINOR CHILDREN OR DEPENDENT PERSONS
Where the INSURED who has been repatriated or transferred in accordance with the 'REPATRIATION OR MEDICAL TRANSFER OF INJURED OR SICK PERSONS' cover is travelling in the sole company of children aged under fifteen or persons who are dependent, the INSURER shall organize and shall bear the travel costs (there & back) of a hostess or person designated by the INSURED to accompany the said minor children or dependents in their return to their place of habitual residence.

The INSURER is subrogated in the rights of the INSUREDS in respect of the tickets and all the costs of returning home that were initially envisaged.

1.6 TRAVEL BY ANOTHER PERSON IN THE EVENT THE INSURED IS HOSPITALIZED
Where the condition of the sick or injured INSURED **requires his/her hospitalization for a period longer than the number of days established in the Schedule of Cover of the Policy**, the INSURER shall provide a family member of the INSURED, or such person as the INSURED may designate, with return flight tickets (tourist class) or train tickets (first class) so that he/she may accompany the INSURED, provided that no first-degree family member is already with the INSURED.

If the INSURED is a minor and he/she is alone, travel for a family member shall be covered by the policy as from the moment hospitalization for a minimum of one night is expected.

The INSURER shall also reimburse - upon submission of the corresponding receipts - the accommodation costs of the companion **up to the daily limit and for the maximum period established in the Schedule of Cover of the Policy.**

1.7 MEDICAL, SURGICAL, PHARMACEUTICAL, AND HOSPITALIZATION COSTS OF THE COMPANION WHO HAS TRAVELLED
If the "TRAVEL BY ANOTHER PERSON IN THE EVENT OF THE HOSPITALIZATION OF THE INSURED" cover is invoked, the INSURER shall bear, **up to the limit established in the Schedule of Cover of the Policy**, the medical/surgical, pharmaceutical, hospitalization, and ambulance costs as required by the companion who has travelled to be with the INSURED **during a trip outside of the country of habitual residence of the INSURED** as a result of supervening illness or accident during the course of the said trip.

1.8 EXTENDED HOTEL STAY ON MEDICAL GROUNDS
If the sick or injured INSURED cannot return to his/her place of habitual residence on doctor's orders, but admission to a clinic or hospital is not necessary, the INSURER shall bear the hotel costs incurred as a result of the extended stay, **up to the daily limit and for the maximum period established in the Schedule of Cover of the Policy.**

1.9. EXTENDED HOTEL STAY BY THE COMPANION ON MEDICAL GROUNDS
If the insured companion of the sick or injured INSURED cannot return to his/her place of habitual residence on doctor's orders, but admission to a clinic or hospital is not necessary, the INSURER shall bear the hotel costs incurred as a result of the extended stay, **up to the daily limit and for the maximum period established in the Schedule of Cover of the Policy.**

1.10 EXTENDED STAY AS A RESULT OF MEDICAL QUARANTINE DUE TO COVID-19
If the INSURED cannot return to his/her place of habitual residence because he/she is having to self-isolate because he/she is ill with COVID-19 at the destination, the INSURER shall bear the cost of the extended stay caused by this extension, **up to the daily limit and for the maximum period established in the Schedule of Cover of the Policy.**

Under no circumstances may this reimbursement be accumulated with the reimbursement established in the cover for EXTENDED HOTEL STAY ON MEDICAL GROUNDS, and in each case the cover with the higher insured capital shall be applied, in accordance with the provisions of the Schedule of Cover of the policy.

This cover does not apply where the main purpose of the trip is a cruise.

1.11 EXTENDED STAY BY THE COMPANION AS A RESULT OF THE MEDICAL QUARANTINE OF THE
INSURED DUE TO COVID-19
If the INSURED cannot return to his/her place of habitual residence because he/she is hospitalized or having to self-isolate because he/she is ill with COVID-19 at the destination, the INSURER shall bear the cost of the extended stay by the companion of the INSURED caused by this extension, **up to the daily limit and for the maximum period established in the Schedule of Cover of the Policy.**

1.12 REPATRIATION OR TRANSPORT OF THE DECEASED INSURED
In the event of the death of an INSURED, the INSURER shall organize and shall bear the cost of conveying the remains to the place of burial at the INSURED's place of habitual residence. The said costs shall be understood to include the cost of preparing the body as required by law.

The cost of burial and ceremony are not included.

The INSURER shall furthermore bear the cost of returning home for the INSURED family members of the deceased so that they can accompany the remains to the place of burial at the INSURED's place of habitual residence.

The INSURER is subrogated in the rights of the INSUREDS in respect of the tickets and all the costs of returning home that were initially envisaged to the place of habitual residence.

1.13 EARLY RETURN DUE TO THE DEATH OF A FAMILY MEMBER
In the event that any of the INSUREDS is compelled to interrupt their trip as a result of the death of a family member, the INSURER shall bear the cost of travel by air (tourist class) or train (first class) from their location at the time to the place of burial.

The degree of kinship shall be defined in the Schedule of Cover of the policy.

Likewise, the INSURER shall bear the cost of a second travel ticket for the person who was accompanying on the same trip the INSURED who had to return home early, **provided that this second person is insured under this Policy.**

The INSURER is subrogated in the rights of the INSUREDS in respect of the tickets and all the costs of returning home that were initially envisaged.

1.14 EARLY RETURN DUE TO HOSPITALISATION OF A FAMILY MEMBER
In the event that any of the INSUREDS is compelled to interrupt their trip because of the hospitalization of a family member as a result of an accident or serious illness requiring that person to be admitted **for a minimum period of the number of days established in the Schedule of Cover, and this has occurred after the date of departure**, the INSURER shall bear the cost of transport to the place where the habitual residence is located.

The degree of kinship shall be defined in the Schedule of Cover of the policy.

Likewise, the INSURER shall bear the cost of a second travel ticket for the person who was accompanying the INSURED on the same trip who had to return home early, provided that this second person is insured under this Policy.

The INSURER is subrogated in the rights of the INSUREDS in respect of the tickets and all the costs of returning home that were initially envisaged.

1.15 EARLY RETURN DUE TO A SERIOUS INCIDENT AT THE INSURED'S HOME OR PROFESSIONAL PREMISES
The INSURER shall provide the INSURED with a travel ticket in order to return to his/her habitual residence in the event that the said INSURED has to interrupt the trip as a result of serious damage to his/her main residence or to his/her professional premises where the INSURED is the direct operator thereof or performs a liberal profession there, caused by a fire (provided that this has required the attendance of the Fire Brigade), a burglary (not merely an attempted burglary) reported to the police, or serious flood, which results in his/her presence being required, where it is not possible for these situations to be resolved by FAMILY MEMBERS OF THE INSURED or by persons of trust, **provided that this event has arisen after the date of departure of the trip.**

Likewise, the INSURER shall bear the cost of a second travel ticket for the person who was accompanying the INSURED on the trip who had to return home early, provided that this second person is also insured under this Policy.

In order for this cover to apply, the INSURED must supply the INSURER with proof or with certificates in proof of the event that has given rise to the interruption of the trip (the original report by the Fire Brigade, the police report, report by the insurance company, or other similar documents).

The INSURER is subrogated in the rights of the INSUREDS in respect of the tickets and all the costs of returning home that were initially envisaged.

1.16 EARLY RETURN AS A RESULT OF BORDERS BEING CLOSED AT THE DESTINATION DUE TO COVID-19

In the event borders are closed at the destination country or in a country of transit for the trip, the INSURER shall bear the cost of transport by air or by train from the place where the INSURED finds him/herself to his/her country of habitual residence, provided that this is possible and provided that the borders have been closed after the date of departure.

The INSURER is subrogated in the rights of the INSUREDS in respect of the tickets and all the costs of returning home that were initially envisaged.

1.17 SENDING OF URGENT MESSAGES
The INSURER shall bear the cost of sending such urgent messages as may be requested by the INSUREDS in connection with the events covered by the policy.

The dispatch of urgent messages carried out by the INSUREDS using means that are external to the INSURER, such as telephone bills or the like, are excluded.

1.18 DISPATCH OF MEDICINES TO A FOREIGN COUNTRY
In the event that the INSURED, while abroad, requires a medicine that is unobtainable in his/her present location, the INSURER shall take responsibility for obtaining the said medicine and sending it to the INSURED via the fastest means possible, subject to local legislation.

The INSURED will have to reimburse the INSURER for the cost of the medicine, upon submission of the purchase invoice for the said medicine.

Situations where the medicine has gone out of production, or where it is not available through the normal distribution channels, or where there is another medicine with the same active ingredient in the country where the INSURED finds him/herself, are excluded, as are those medicines which can be acquired without a doctor's prescription.

1.19 INTERPRETER SERVICES IN A FOREIGN COUNTRY
Where the INSURED requires the presence of an interpreter at the initial intervention in any of the situations where assistance cover is provided under the Schedule of Cover of the Policy, the INSURER shall provide someone who will ensure the proper translation of the circumstances and situations of the INSURED.

1.20 HIJACK COSTS
In the event the mode of public transport on which the INSURED is travelling is hijacked, the INSURER shall reimburse, following the submission of receipts, the cost of continuing with the journey or returning to the point of departure, **up to the maximum limit established in the Schedule of Cover of the Policy.**

1.21 CASH ADVANCES WHILE ABROAD
In the event the INSURED is unable to obtain economic funds by the means initially envisaged, such as traveller's cheques, credit cards, bank transfers, or the like, and this makes it impossible for him/her to continue with the trip, the INSURER shall advance an economic sum, provided that it receives a bank guarantee or other form of security to guarantee that the advance will be refunded, **up to the sum established in the Schedule of Cover of the Policy.**

Any such sums must in all circumstances be refunded within no more than thirty days.

1.22 OPENING AND REPAIR OF SAFES AND STRONGBOXES
Where the hotel where the INSURED is staying has charged the INSURED for the costs incurred as a result of having to open or repair the coffer and/or safe that the INSURED was using, because the INSURED was unable to open the said coffer/safe, the INSURER shall bear the said charges, upon submission of the corresponding invoice, **up to the maximum limit established in the Schedule of Cover**.

1.23 LOSS OF THE KEYS TO ONE'S HABITUAL RESIDENCE
Where as a result of the loss or theft of the keys to the INSURED's habitual residence during the trip covered by this policy the INSURED is obliged to procure the services of a locksmith in order to enter his/her house after returning from the trip, the INSURER shall bear the costs incurred, following submission of the corresponding invoice, **up to the maximum limit established in the Schedule of Cover of the Policy.**

1.24 CANCELLATION OF CARDS
In the event of the robbery, theft, or loss of bank cards or of any other cards issued by third parties, the INSURER, at the request of the INSURED, undertakes to request their cancellation, **provided that the INSURED can supply all of the information required by the card issuer in order to perform this procedure.**

The INSURED must personally supply the following details: ID Card (DNI) number, type of card, and issuer.

In all circumstances the corresponding report filed before the competent authorities must be supplied.

In the event that the Issuer does not accept the validity of such a request being made by a third party, the INSURER shall notify the INSURED of this circumstance and of the steps to be taken as a result.

1.25 LEGAL ADVICE PROVIDED REMOTELY WHEN TRAVELLING
The INSURER shall provide the INSURED, whether by telephone or by any other form of remote communication, with advice regarding his/her rights in matters covered by the policy relating to travel in general. The legal advice shall be provided by a lawyer belonging to the INSURER's Legal Assistance Centre. **The consultation may not discuss matters that are unlawful or contrary to morality and/or public order.**

Consultations shall be maintained verbally, and no written opinion shall be issued. The advice shall consist of initial legal guidance regarding the subject matter of the consultation, and **shall not extend to inspecting documents.**

In the event that the need for legal advice arises while travelling abroad in any country with which Spain has diplomatic relations, in connection with an accident occurring in his/her private capacity, the INSURER shall put the INSURED in contact with the Spanish Embassy or Consulate, so that they can put the INSURED in touch with a Spanish-speaking practising lawyer in the said country to arrange an appointment at the lawyer's office or so that the lawyer can assist when the INSURED appears before a Court or the pertinent Authorities. **The query and the legal advice shall be payable by the INSURED.**

1.26 GENERAL INFORMATION (EMBASSIES, VACCINES, AND ENTRY REQUIREMENTS)
An Insured traveling to a foreign country may request information from the Company regarding obtaining the necessary visas in order to travel to the destination country for which the policy is purchased, as well as regarding any vaccines that may be required or recommended by the pertinent professionals or Authorities.

The said information must be requested at least two business days in advance of the day of departure of the trip.

1.27 ASSISTANCE TO FAMILY MEMBERS AT THE HOME OF THE HOSPITALISED INSURED PERSON
If the INSURED needs to remain in hospital due to illness or an accident during the trip covered by the provisions of this policy, and the presence of another person is required at his/her habitual residence for duly-justified serious and urgent reasons, the INSURER shall organize and shall bear the cost of return travel by air (tourist class) or by train (first class) for the person designated by the INSURED and who is resident in the country of habitual residence so that he/she can travel to the residence of the INSURED, **up to the maximum limit established in the Schedule of Cover.**

1.28 CLAIMING ON PURCHASE CONTRACTS IN A FOREIGN COUNTRY
ARAG shall cover claims for breaches of contract to which the Insured is a party in respect of sale contracts for chattels executed in Europe with foreign companies.

For the purposes of this cover, chattels shall be deemed to mean exclusively decorative items, domestic appliances, personal items, and foodstuffs, provided that they are owned by the Insured and that they are kept for personal use.

Antiques, stamp collections, coin collections, jewellery, or works of art with a unit value in excess of €3,000 are excluded from this cover.

The maximum limit on Costs for this cover is indicated in the Schedule of Cover of the policy.

Likewise, **and up to the same limit**, ARAG shall cover the reimbursement of the costs incurred by the Insured in making his/her claim in proceedings being pursued against him/her in the courts of non-European countries. In order for the said reimbursement to be made, the Insured must establish the reasons that have given rise to the said costs, as well as their value, by way of the corresponding invoices and receipts.

1.29 REJOINING THE TRAVEL ITINERARY FOLLOWING HOSPITALIZATION
In the event the INSURED has been hospitalized under the 'MEDICAL AND HEALTHCARE COVER', or has had to rest under the 'EXTENDED HOTEL STAY ON MEDICAL GROUNDS COVER', then once he/she is discharged or declared fit the INSURER shall procure a ticket to return home, by train (first class) or on a scheduled flight (tourist class) or by any other suitable mode of transport, so that he/she can re-join the travel itinerary as originally planned, **provided that the contract remains in force and provided that the maximum period between the two journeys is not more than seven days.**

Likewise, the INSURER shall bear the cost of a second travel ticket for the person who was accompanying the INSURED on the same trip, provided that this second person is insured under this policy.

1.30 REPATRIATION OR TRANSFER OF A PET ANIMAL
In the event of an accident or supervening illness affecting the Insured Pet, the Insurer shall, upon the submission of invoices and documents in proof of the expense incurred, bear the cost of the following:
- The refund of the cost of conveying the injured or sick pet, using the most appropriate mode of transport, to the prescribed veterinary surgery or to its habitual residence.
- In the event of the death of the insured pet, the Insurer shall refund the cost of conveying the remains to the place of burial in Spain. The said costs shall be understood to include the cost of preparing the body as required by law.

1.31 EXTENDED STAY OF A PET ANIMAL DUE TO THE HOSPITALIZATION OF THE INSURED
ARAG shall pay, **up to the limit established in the Schedule of Cover**, the duly-established costs deriving from housing the animal in the event of the hospitalization of the Insured during the trip, provided that no other insured / traveller can take charge of the animal.

EXCLUSIONS APPLICABLE TO THE ASSISTANCE COVER
The following cover is not included:
a) Any benefits or services that have not been requested from the INSURER and that have not been provided by or with the approval of the INSURER, save in cases of force majeure or material impossibility, duly established.
b) Any claims caused by the malicious conduct of the INSURED, the POLICYHOLDER, the BENEFICIARIES, or the persons travelling with the INSURED.
c) Claims occurring in the event of war, protests, or popular uprisings, acts of terrorism or sabotage, strikes, arrest by the authorities for any criminal offence not deriving from a road traffic accident, restrictions on free movement, or any other situation of force majeure, unless the INSURED can establish that the claim has nothing to do with any such circumstances.
d) Any accidents occurring while participating in sporting competitions, whether official or private, or while participating in training, trials, or bets.
e) Claim events deriving from radiation emitted by nuclear transmutation, nuclear decay, or radioactivity, or those deriving from biological or chemical agents.
f) Rescue in the mountains, at sea, or in the desert.
g) Save for the provisions of the 'MEDICAL AND HEALTHCARE ASSISTANCE' cover forming part of these GENERAL CONDITIONS, any chronic, pre-existing, or congenital circumstances, medical conditions, or illnesses, as well as any consequences thereof suffered by the insured prior to the policy coming into effect.
h) Any illnesses or accidents occurring in the performance of a profession of a manual nature.
i) Suicide or any illnesses or injuries resulting from attempted suicide or self-inflicted intentionally by the insured against him/herself.
j) Treatments or illnesses or ill-health caused by the deliberate intake or administration of toxic substances (drugs), alcohol, narcotics, or the use of medicines without a medical prescription.
k) Any costs incurred in connection with any prosthetic or orthotic devices.
l) Childbirth.
m) Pregnancy, other than unforeseeable complications during the first 24 weeks of pregnancy.
n) Periodical, preventive, or paediatric medical check-ups.
o) Any medical or pharmaceutical costs of any kind arising as a result of malicious conduct by the INSURED, or by abandoning treatment where it is foreseeable that his/her health will deteriorate.
p) The INSURER shall not bear any medical or pharmaceutical costs of less than €9.00.

2) BAGGAGE COVER

2.1. MATERIAL LOSSES
The INSURER shall bear the cost, up to the limit established in the Schedule of Cover of the Policy, of refunding any material losses suffered by the INSURED's baggage or personal items occurring during the course of the trip as a result of the following:
- Robbery, which for the purposes of this cover is deemed to mean theft committed using violence or intimidation against the person or using force against property. In the event of Robbery, this shall be covered up to the sub-limit established in the Schedule of Cover.
- Breakdowns or damage caused directly by fire or robbery.

- Breakdowns or definitive, total, or partial loss caused by the transport provider.

Cameras, photographic devices, radio devices, audio and video recording devices, as well as their accessories, are covered up to 50% of the insured sum for the whole of the baggage.

This refund **shall always apply over and above any compensation received from the transport provider and on a complementary basis**, and in order to receive it proof of having received the corresponding compensation from the transport provider must be supplied, as well as a detailed list of the baggage and its estimated value.

The said refund shall be determined on the basis of the replacement value on the day of the loss, after first deducting depreciation for wear and tear.

In order to make a claim in the event of robbery, the report made of the loss to the competent authorities must first be supplied.

The INSURER shall refund the INSURED, up to the limit established in the Schedule of Cover, for the reasonable contents of the baggage, and for this purpose valuation criteria based on the nature and reason of the trip shall be used, as well as the size and weight of the contents in relation to the bulk being transported.

The limit per item may not under any circumstances exceed €200.

External damage or deterioration to the baggage shall be compensated up to a maximum of 20% of the overall insured sum for Material Losses.

The INSURER reserves the right to request reasonable proof or documentation from the INSURED in order to be able to make a pay-out under this cover.

2.2 COSTS INCURRED AS A RESULT OF DELAYS IN RECLAIMING CHECKED-IN BAGGAGE

The INSURER shall reimburse, **up to the limit established in the Schedule of Cover of the Policy and following the submission of the corresponding original receipts**, the cost of purchasing essential items as a result of a delay in being reunited with one's checked-in baggage by the transport provider during the outbound journey.

The delay in receiving the baggage must be more than 12 hours, or at least one night. In the event the delay occurs during the homebound journey, this cover shall only apply where the delay is more than 48 hours, counted as from the time of arrival.

Under no circumstances may this reimbursement be accumulated with that payable under the cover for MATERIAL LOSSES.

In order to benefit from this cover, the INSURED must supply the INSURER with documentary proof specifying the occurrence of the delay and its duration, issued by the carrier.

2.3 DISPATCH OF ITEMS LEFT BEHIND OR STOLEN DURING THE TRIP

The INSURER shall bear the cost of dispatching items that have been stolen and subsequently recovered, or items merely forgotten by the INSURED, **up to the limit established in the Schedule of Cover, provided that the overall weight of the total package does not exceed 10 kg.**

The INSURED shall pay the cost of locating and organizing the dispatch of the said items.

2.4 SEARCH FOR, LOCATION, AND DISPATCH OF LOST BAGGAGE

In the event that the INSURED's baggage is delayed or lost, the INSURER shall assist in searching for and locating the said baggage, and shall provide advice on filing the corresponding claim. If the baggage is found, the INSURER shall bear the cost of having it dispatched to be reunited with the INSURED, provided that the presence of the INSURED is not required before it can be recovered.

The INSURED shall pay the cost of locating and organizing the dispatch of the said items.

2.5 ADMINISTRATIVE COSTS FOR THE LOSS OF TRAVEL DOCUMENTS

In the event of the loss or theft of credit cards, bank cheques, traveller's cheques, fuel cheques, travel tickets, passport, or visas occurring during the trip or stay, all duly-justified administrative and issue costs in connection with having the said items replaced, together with the travel costs to & from the place where they are to be issued, shall be covered, **up to the limit established in the Schedule of Cover. Losses incurred as a result of the loss or theft of the said items, or deriving from their unauthorized use by third parties, are not covered and as such shall not be reimbursed.**

EXCLUSIONS APPLICABLE TO THE BAGGAGE COVER

The following cover is not included:

a) Freight and material for professional use, jewels, which are deemed to be all objects featuring gold, platinum, pearls, or precious stones; coins, banknotes, travel tickets, stamp collections, securities of any kind, ID documents, and in general terms any documents or securities on paper, credit cards, memory tapes and/or discs, documents encoded onto magnetic tape or film; valuables, which are deemed to be all objects featuring silver, paintings, works of art, and art collections of any kind, as well as fine furs; prosthetic devices, spectacles and contact lenses; sports materials; cellphones; and computer equipment such as laptop computers or tablets.

b) Theft, where this is deemed to mean appropriation performed through inattention, without violence or intimidation against persons or force against things.

c) Losses caused by normal or natural wear and tear, inherent defects, or inadequate or insufficient wrapping. Those caused gradually by exposure to the weather.

d) Losses caused by the fact that an object, which has not been placed in the custody of a carrier, has simply been misplaced or lost.

e) Theft in connection with going camping or caravanning at free campsites, with valuables being totally excluded in any form of camping.

f) Losses, damage, or theft resulting from personal items or belongings being left unattended in a public place or at a place made available to various occupants.

g) Breakage, unless this has been caused by an accident affecting the mode of transport, or by simple theft or burglary, or by armed violence, or by fire or in the extinguishing of a fire.

h) Losses caused directly or indirectly by acts of war, civil or military disorder, popular uprisings, strikes, earthquakes, or radioactivity.

i) Losses caused deliberately by the INSURED, or by the severe negligence of the INSURED, and those caused by the spillage of liquids being carried in the baggage.

j) All motor vehicles, as well as their complements and accessories.

3.1 TRIP CANCELLATION COSTS

The INSURER shall cover, up to the limit established in the Schedule of Cover, the refund of the cancellation charges generated for cancelling the trip and which are payable by the INSURED in accordance with the general conditions of sale of any of the suppliers of the trip, **provided that the trip is cancelled before the departure date for any of the reasons affecting the INSURED listed below, arising after the purchase of the insurance and which prevent the INSURED from travelling on the intended dates.**

This cover shall include duly-justified ADMINISTRATIVE EXPENSES, cancellation charges (if any), and any penalty that may have been applied by law or in accordance with the travel conditions.

3.1.1. For health reasons

3.1.1.1) Serious illness, serious accident, or death of:
- The INSURED, his/her spouse or ascending or descending kin up to the degree of consanguinity, affinity, or laterality indicated in the Schedule of Cover of the policy.
- The INSURED's companion, booked as part of the same reservation and also insured.
- The INSURED's professional locum, provided that as a result it is essential for this position or responsibility to be filled by the INSURED.
- The person in charge of the custody of the minor children or dependent persons during the travel and/or stay period. In order for this cover to be valid, it is necessary to name the said person at the time the insurance is acquired.

The INSURED must immediately report the claim on the date on which it occurs, and the INSURER reserves the right to pay a medical visit to the INSURED, companion, professional locum, or person left in charge, to assess whether or not the event makes departing on the trip impossible. If the illness does not require hospitalization, the INSURED must report the claim **immediately following the event that gave rise to the reason for cancelling the trip.**

3.1.1.2) Receiving an unexpected appointment for a surgical operation, or for the medical tests prior to the said operation, **provided that this circumstance prevents the INSURED from going on the trip**. - The INSURED, his/her spouse or ascending or descending kin up to the degree of consanguinity, affinity, or laterality indicated in the Schedule of Cover of the policy.
- The INSURED's companion, booked as part of the same reservation and also insured.
- The INSURED's professional locum, provided that as a result it is essential for this position or responsibility to be filled by the INSURED.
- The person in charge of the custody of the minor children or dependent persons during the travel and/or stay period. In order for this cover to be valid, it is necessary to name the said person at the time the insurance is acquired.

3.1.1.3) In the event the INSURED, the companion, or his/her ascending or descending kin up to the degree of consanguinity, affinity, or laterality indicated in the Schedule of Cover of the policy is called to have an organtransplant operation, **provided that he/she was already on the waiting-list at the time both the trip and the insurance were purchased.**

3.1.1.4) In the event the INSURED or his/her ascending or descending kin up to the degree of consanguinity, affinity, or laterality indicated in the Schedule of Cover of the policy is called to have urgent medical tests to be performed by the Public Health Service, provided that the said tests coincide with the dates of the trip and are justified by the seriousness of the case.

3.1.1.5) Serious illness, serious accident, or death of the direct superior of the INSURED, occurring after the insurance was purchased and provided that this circumstance prevents the INSURED from going on the trip, at the request of the Company he is employed by.

3.1.1.6) Any serious illness affecting children under 48 months who are INSUREDS under this policy or firstdegree family members of the INSURED**, arising during the 2 days prior to the date of departure and which prevents the trip from going ahead.**

3.1.1.7) Serious pregnancy complications or miscarriage by the INSURED which, in the opinion of a medical expert, require her to rest or necessitate hospitalization. **Giving birth and pregnancy complications are excluded as from the seventh month of pregnancy.**

3.1.1.8) Giving birth prematurely by the INSURED, prior to the 29th week of pregnancy.

3.1.1.9) Side-effects of a vaccination required for the trip, provided that these give rise to a serious illness.

3.1.1.10) The INSURED testing positive in medical tests for coronavirus (COVID-19), provided that this entails isolation or medical quarantine or is deemed to be a serious illness, following doctor's instructions within the 12 days leading up to the trip departure date.
3.1.1.11) Serious coronavirus (COVID-19) illness affecting a first-degree family member.

3.1.2. For legal reasons

3.1.2.1) Being called up for jury service or being summonsed as a witness by a Court of Law, with the exception of legal professionals.

3.1.2.2) Taking part in official civil-service examinations called by a public body after the insurance was purchased.
Any examinations held on dates prior to the start of the trip are excluded, as are civil-service examinations which the insured has enrolled for after the date the trip and/or the insurance was/were purchased.

3.1.2.3) Being selected to act as an election official.

3.1.2.4) Becoming aware, after the booking has been made, of a duty to assist with a tax inspection, **where the amount payable exceeds €600.**

3.1.2.5) The denial of visas for unjustified reasons. **Situations where visas are denied because the INSURED has failed to perform the necessary formalities in due and timely manner are not covered.**

3.1.2.6) Police detention of the INSURED for reasons not relating to a criminal offence.

3.1.2.7) Arrival of an adopted child.
Prior procedures or trips which are necessary to formalize the receipt of an adopted or fostered child are excluded.

3.1.2.8) Summons calling the INSURED to attend divorce proceedings. **Being called by one's own lawyer to perform formalities is excluded.**

3.1.2.9) Traffic offence penalty **in excess of €600.**

3.1.3. For employment reasons

3.1.3.1) Dismissal of the INSURED from employment for non-disciplinary reasons, **provided that when the insurance was purchased he/she had not been given verbal or written notice. Under no circumstances shall this cover apply in the event of the expiry of the employment contract or voluntary resignation or failure to pass a trial period.**

3.1.3.2) Starting a new job by the INSURED, with a different employer, provided that this is with an employment contract and that this occurs subsequent to the purchase of the insurance, without any knowledge of this circumstance on the day the reservation was made. This cover shall also apply where the new job is started following on from a period of unemployment.
The multiple employment contracts used by temping agencies for the performance of tasks for other companies shall be deemed to be contracts for the companies where the employee performs his/her activities.

3.1.3.3) Compulsory transfer of employment for a term in excess of 3 months.

3.1.3.4) An extension to the INSURED's employment contract, provided that there has been no verbal or written notice.

3.1.3.5) Announcement of a Mass Redundancy Package directly affecting the INSURED as an employee whereby his/her working hours are partially or fully reduced. This circumstance must arise after the date on which the insurance was purchased.

3.1.3.6) A judicial declaration of the temporary receivership of a company, which prevents the INSURED from performing his/her professional activity

3.1.3.7) Announcement of a Temporary Mass Redundancy Package directly affecting the INSURED as an employee if his/her salary is reduced by more than 50%. **This circumstance must arise after the date on which the insurance was purchased.**
A Temporary Mass Redundancy Package caused by COVID-19 is covered by this cause.

3.1.4. For extraordinary reasons

3.1.4.1) Serious damage caused by fire, burglary, explosion, or other events affecting the main or secondary residence of the INSURED, or the professional premises where he/she performs a liberal profession or runs a company, requiring his/her presence.

3.1.4.2) A claim or accident affecting the INSURED's home, occurring after the insurance was purchased, **in excess of €600** and which is not covered by his/her home insurance.

3.1.4.3) Acts of piracy, whether in the air, on land, or at sea, making it impossible for the INSURED to depart or continue with the trip. **Acts of terrorism are excluded.**

3.1.4.4) An official declaration that the place of residence of the INSURED, or the place of destination of the trip, is a disaster area. An official declaration that a place through which it is necessary to travel in order to reach the destination is a disaster area is also covered, provided that this is the only route through which it is possible to reach the said destination. **A maximum indemnity of €30,000 per claim is established for this cause.**

3.1.4.5) Request for urgent and compulsory enlistment into the ranks of the Armed Forces, Police, Civil Guard, or Fire Brigade

3.1.4.6) Request for urgent and compulsory return to work for Healthcare Workers in the event of a COVID-19 crisis.

3.1.5. Other reasons

3.1.5.1) Robbery of the documents necessary to go on the trip, occurring on dates or in circumstances which make it impossible to go through the procedure for having the said documents replaced prior to the trip, thereby making it impossible for the INSURED to go on the trip. **Theft, loss, or misplacement are excluded.**

3.1.5.2) Winning a trip and/or stay similar to the one that has been purchased, free of charge, in a public lottery conducted before a Notary Public.

3.1.5.3) Award of official scholarships preventing the trip from going ahead.

3.1.5.4) Cancellation of the wedding ceremony, with official proof of this circumstance, provided that the insured trip was a Honeymoon.

3.1.5.5) Breakdown affecting the vehicle owned by the INSURED preventing the trip from commencing or continuing, provided that the main mode of transport for the trip is the said vehicle. **The breakdown must require a repair that takes more than 8 hours or that costs more than €600, in both cases according to the manufacturer's guidelines.**

3.1.5.6) Theft or accident affecting the vehicle owned by the INSURED preventing the trip from commencing or continuing.

3.1.5.7) Robbery, death, illness, or serious accident affecting the animal kept as a pet or to guard**. For the purposes of this cover, it is an essential requirement that the animal is owned by the INSURED, that it resides with the INSURED at his/her home address, and that it is registered and identified by way of its badge/tattoo/microchip number.**
The following definitions apply for the purposes of this Policy:
- Robbery of the animal kept as a pet means unlawful appropriation of the animal by third parties by way of acts involving force against property or violence against the person. **The INSURED must file a copy of the police report in respect of the said robbery, which must be dated no more than 3 days prior to the date of departure.**
- Illness or serious accident affecting the animal kept as a pet means an impairment to its health, provided that, in the opinion of a veterinary surgeon, it is established that this has occurred after the insurance was purchased and that constant attention and treatment are required. **This veterinary opinion must arise within the 12 days leading up to the date of departure.**
This cover shall not apply to animals that are already sick, or heavily pregnant, or that have recently given birth, or to young animals less than 2 months old, when the insurance is purchased.
5.9) Cancellation by persons who are to accompany the INSURED, **up to a maximum of two**, who are travelling as part of the same booking and insured under this same policy, provided that the cancellation is for any of the reasons included under this cover and that as a result of this the INSURED will have to travel alone. **Persons aged under 18 do not count towards the number of companions if they are the only travellers left or are accompanied by just one adult.**
If the accompanying INSURED decides to go ahead with the trip and travel alone, the INSURER shall pay any **additional costs** that the travel provider may charge him/her as a supplement up to a maximum sum of €180 per insured person.
In this case just two insured persons shall be covered as a result of a companion cancelling **for any reason covered by the policy.**

3.1.5.8) Any additional costs that may be generated by changing the person in whose name the booking is made, in those cases where the INSURED assigns the trip in favour of another person, **provided that the said assignment is made for one of the reasons covered by this policy and the value of these costs does not exceed the cost of cancelling the trip.**

3.1.5.9) Abandonment of the trip by the INSURED following a delay to the mode of transport **in excess of 24 hours** making it impossible for the purpose of the trip to be fulfilled, or when more than half of the total duration of the trip has elapsed. Cancellation charges shall be refunded provided that these have not already been paid by the transport provider. **A maximum indemnity of €30,000 per claim is established.**

In all cases it is an essential requirement that the said cover has been purchased at the same time or no more than 7 days after the insured trip was booked.

3.2. INTERRUPTION OF THE TRIP
The INSURER shall reimburse the INSURED (or the INSURED's beneficiary in the event of his/her death), up to the limit established in the Schedule of Cover and provided that documentary proof can be established, for the cost of the travel services procured prior to the date of departure and which it has not been possible to use as a result of having to cut short the trip for any of the following reasons arising during the course of the said trip:
a) An accident or illness affecting the INSURED.
b) The HOSPITALIZATION of a non-insured relative, after the date of departure.
c) The death of the INSURED or of a non-insured relative during the trip.
d) Serious damage caused by fire, burglary, explosion, or other events affecting the main or secondary residence of the INSURED, or the professional premises where he/she performs a liberal profession or runs a company, requiring his/her presence.

The compensation shall be calculated on the basis of the value of the terrestrial services not used by the INSURED, as from the day after the day on which repatriation or early return home organized by the INSURER occurs, provided that the INSURED has not been able to recover the sums from the trip organizer. With regard to airline services, any services that have already been enjoyed shall be excluded. **Where the INSURER has conveyed the INSURED back home early, the return tickets shall be excluded and shall pass to the INSURER**

For the purposes of this cover, terrestrial services shall be deemed to mean stays at hotels or apartments, excursions by land, or any other terrestrial benefits (hotel board, bus, limousine, etc.) procured prior to the date of departure. Where the cruise tariff has been purchased, cover for Trip Interruption shall also include the part of the cruise that has been missed. The number of days missed shall be counted as from the day after the day on which the early return home or the medical repatriation organized by the INSURED and giving rise to the interruption of the trip occurred, except in cases of hospitalization of the INSURED, in which case they shall be counted as from the day on which he/she was admitted to hospital, ultimately leading to his/her medical repatriation organized by the INSURED.

This cover shall also extend to a companion travelling with the INSURED, **provided that the said companion is also insured under this policy**, in the event the said companion decides to cut short his/her trip to accompany the INSURED in returning to his/her habitual place of residence.

TRIP CANCELLATION COSTS AND HOLIDAY REIMBURSEMENT COVER: SPECIFIC EXCLUSIONS
The following cover is not included:
a) Cosmetic treatment, a cure, air travel being contraindicated, failure to be vaccinated or vaccination being contraindicated, the impossibility of continuing with the recommended preventive medicinal treatment at certain destinations, abortion, alcoholism, the consumption of drugs and narcotics (unless these have been prescribed by a doctor and are taken in the manner indicated).
b) Psychic, mental, or nervous illnesses and depression without hospitalization, or requiring hospitalization of less than seven days.
c) Chronic, pre-existing, or congenital illnesses affecting all travellers who have suffered imbalances or exacerbations within the 30 days leading up to the purchase of the policy, irrespective of their age.
d) Chronic, pre-existing, congenital, or degenerative illnesses affecting the Family Members described in the General Conditions undergoing alterations to their condition not requiring out-patient treatment at the Accident & Emergency Department of a hospital or admission to hospital, after the purchase of the insurance.
e) Participation in bets, contests, competitions, duels, crimes, fights, save in cases of legitimate selfdefence.
f) Epidemics, pandemics, whether in the country of origin or in the destination country, save for the provisions of sections 3.1.1.10) and 3.1.1.11) of the Travel Cancellation Charges cover.
g) Medical quarantine and pollution, whether in the country of origin or in the destination country.
h) War (both civil and foreign), whether declared or not, riots, popular uprisings, acts of terrorism, any effects deriving from a source of radioactivity, as well as deliberate breaches of official prohibitions.
i) Failure to present, for any reason, the essential documents for any trip, such as passport, visas, tickets, vaccination card or certificate.
j) Malicious acts, as well as intentional self-inflicted injuries, suicide or attempted suicide.
k) Situations deriving, whether directly or indirectly, from events caused by nuclear energy, radioactive emissions, natural disasters (except for those specifically covered under clause 3.1.4.4 of the Travel Cancellation Charges cover), acts of war, riots, or acts of terrorism.

4) COVER FOR DELAYS AND MISSED SERVICES

4.1 LATE DEPARTURE OF THE MODE OF TRANSPORT
In the event the mode of public transport chosen by the INSURED is at least 6 hours late in departing, the INSURER shall reimburse, up to the value and time limit established in the SCHEDULE OF COVER, any additional hotel, board, or transport costs in which the INSURED incurs while he/she is waiting.

All documents in proof of the delay and all receipts in proof of the expenses incurred as a result of the said delay must be supplied under all circumstances.

Any delays occurring to flights other than scheduled flights shall be excluded from this cover.

4.2 COSTS INCURRED DUE TO THE UNAVOIDABLE EXTENSION OF THE TRIP
Where for reasons beyond the control of the organizer (such as the weather, social unrest, breakdown of the mode of transport, border closures, wars, or similar situations) the INSURED is required to remain stranded during the course of the trip, the INSURER shall bear the costs generated by this situation, **up to the value and time limit established in the Schedule of Cover**, upon the supply of the corresponding documentary proof and receipts.

4.3 EXTENSION TO THE INSURANCE COVER
Where for reasons beyond the control of the organizer (the weather, social unrest, breakdown of the mode of transport, border closures, wars, or similar situations) the INSURED is required to remain stranded during the course of the trip, the INSURER shall extend the term of the insurance **for up to a maximum of 4 additional days.**

4.4 COSTS INCURRED AS A RESULT OF MISSED TRANSPORT CONNECTIONS

Where the mode of public transport chosen by the INSURED is **delayed for at least 4 hours** because of a technical breakdown, bad weather or natural disaster, intervention by the authorities or by other persons using force, or any other situation of force majeure, and this delay results in the connection with the next closed means of public transport as envisaged in the ticket becoming impossible, the INSURER shall pay, **up to the limit established in the Schedule of Cover** and upon supply of the corresponding documentary proof and receipts, the duly-justified accommodation, board, and transport costs incurred during the wait.

With regard to flights, any claims for delays occurring to flights other than scheduled flights shall be excluded from this cover.

4.5 COSTS INCURRED AS A RESULT OF ALTERNATIVE TRANSPORT DUE TO MISSED TRANSPORT CONNECTIONS

Where the mode of public transport chosen by the INSURED is **delayed for at least 4 hours** because of a technical breakdown, bad weather or natural disaster, intervention by the authorities or by other persons using force, or any other situation of force majeure, and this delay results in the connection with the next closed means of public transport as envisaged in the ticket becoming impossible, the INSURER shall pay, **up to the limit established in the Schedule of Cover** and upon supply of the corresponding documentary proof and receipts, the additional transport costs necessary in order to return to the place of departure or the alternative transport costs in order to reach the intended destination.

4.6 COSTS INCURRED AS A RESULT OF THE LOSS OF BOOKED SERVICES DUE TO THE LATE ARRIVAL OF THE CRUISE

Where as a result of breakdowns or delays affecting the modes of transport, or due to bad weather or force majeure, the Insured loses part of the services initially booked, such as excursions, accommodation, meals, or any other similar circumstances, ARAG shall compensate this loss **up to the limit established in the Schedule of Cover, depending on the harm incurred**.

In the case of visits taking in various locations or monuments, this right to compensation shall only arise where the loss of or impediment to such visits extends to over one half of the visits planned in the itinerary.

4.7 COSTS INCURRED AS A RESULT OF MISSING A MODE OF TRANSPORT DUE TO AN ACCIDENT EN ROUTE

Where the INSURED misses the closed mode of public transport as envisaged in the ticket as a result of an accident affecting the mode of public or private transport chosen by the INSURED to reach the airport, sea port, railway station, or bus station from where the trip is to depart, the INSURER shall, upon supply of the pertinent documentary proof and receipts, bear the additional hotel, board, and transport costs incurred during the wait until a connection with the next mode of transport is possible, **up to the limit established in the Schedule of Cover**.

4.8 CHANGE TO THE SERVICES INITIALLY BOOKED

In the event of overbooking or last-minute cancellation, whether affecting flights or hotel accommodation for reasons beyond the control of the trip organizer, the INSURER shall bear the cost, upon supply of the corresponding documentary proof and receipts, of the following situations:

4.8.1. COSTS INCURRED AS A RESULT OF THE DEPARTURE OF AN UNPLANNED ALTERNATIVE MODE OF TRANSPORT

The INSURER shall pay compensation for the departure of an unplanned alternative mode of transport **up to the value and time limit established in the Schedule of Cover.**

4.8.2. COSTS INCURRED DUE TO CHANGE OF ACCOMMODATION

The INSURER shall pay compensation for a change of hotel/apartment, **up to the value and time limit established in the Schedule of Cover**, provided that the change is to one of a lower category than was originally intended. **It must be possible to verify this circumstance by way of supplying the documents relating to the trip originally booked and the hotel actually stayed at.**

4.9 LOSS OF BOOKED SERVICES

Where the mode of public transport chosen by the INSURED is delayed because of a technical breakdown, bad weather or natural disaster, intervention by the authorities or by other persons using force, or any other situation of force majeure, and this delay results in the loss of part of the terrestrial services procured, the INSURER shall pay, up to the limit established in the Schedule of Cover, the value of the said services not enjoyed.

For the purposes of this cover, terrestrial services shall be deemed to mean stays at hotels or apartments, excursions by land, or any other terrestrial benefits (hotel board, bus, limousine, etc.) procured prior to the date of departure.

It must be possible to verify this circumstance by way of supplying the documents relating to the trip originally booked, in order to assess the services that have been lost.

4.10 LOSS OF BOOKED SERVICES AS A RESULT OF MEDICAL QUARANTINE DUE TO A POSITIVE COVID-19 TEST

Where the INSURED is required to self-isolate after testing positive for COVID-19, and as a result loses part of the services initially procured, the INSURER shall reimburse this loss **up to the daily limit and for the maximum period established in the Schedule of Cover of the policy, provided that this has not already been reimbursed by the INSURER.**

The above cover provisions may not be accumulated or complementary to each other, given that once the first cause giving rise to an entitlement to compensation for a delay has arisen, all other causes are excluded, provided that they all arise from the same cause.

The costs covered by these provisions shall be deemed under all circumstances to refer to those incurred at the place where the delay occurs.

As this cover involves the payment of compensation, the Insurer is subrogated in the rights of action and other rights of the INSURED to seek redress from the party responsible for the delays that have occurred and for the change of category of the hotel that has been booked, up to the limit of the compensation paid.

EXCLUSIONS APPLICABLE TO THE COVER FOR DELAYS AND MISSED SERVICES

The following are not covered by these provisions:

a) Any benefits or services that have not been requested from the INSURER and that have not been provided by or with the approval of the INSURER, save in cases of force majeure or material impossibility, duly established.

b) Any claims caused by the malicious conduct of the INSURED, the POLICYHOLDER, the BENEFICIARIES, or the persons travelling with the INSURED.

c) Claims occurring in the event of war, protests, or popular uprisings, acts of terrorism or sabotage, strikes, arrest by the authorities for any criminal offence not deriving from a road traffic accident, restrictions on free movement, or any other situation of force majeure, unless the INSURED can establish that the claim has nothing to do with any such circumstances, EXCEPT for those expressly included under cover 4.8 LOSS OF SERVICES PROCURED.

d) Claim events deriving from radiation emitted by nuclear transmutation, nuclear decay, or radioactivity, or those deriving from biological or chemical agents.

e) Restaurant and hotel expenses, except for those covered by the policy.
f) Situations of social unrest.

7. LIMITS
The INSURER shall bear the costs referred to, **within the limits established and up to the maximum sum specified in each case**. Events that have the same cause and that occur at the same time shall be considered to constitute one single claim event.

The INSURER shall be under a duty to pay for the service, unless the claim event has been caused by the INSURED acting in bad faith.

Where the cover provided involves a cash pay-out, the INSURER shall be under a duty to pay the compensation upon the conclusion of the necessary investigations and expert assessments in order to establish the existence of the claim event. The INSURER shall in all cases pay the minimum amount that it will be required to pay out in compensation, in accordance with the circumstances of which it is aware, within 40 days of the claim event being reported. Where for reasons attributable to the Insurer, or for no justifiable reason, the INSURER has not paid out the said compensation within three months of the date the claim event occurred, the compensation shall be increased by 20% over one year.

8. REPORTING A CLAIM
Where an event occurs that could give rise to a claim covered by the policy, **the INSURED must without fail contact the emergency telephone service established by the INSURER**, stating the name of the INSURED, the policy number, his/her location and telephone number, and the type of assistance required. Calls may be made reversing the charges.

The claim may be rejected where the INSURED, in bad faith, makes false statements, or exaggerates the extent of the damage, or attempts to destroy or get rid of objects existing prior to the claim event, or conceals or removes some or all of the insured items, or uses inaccurate documents as justification, or uses fraudulent means, losing all entitlement to any compensation for the claim event.

9. ADDITIONAL PROVISIONS
The INSURER shall not accept any responsibility for any benefits that have not been requested from the INSURER or that have not been provided with its prior approval, save in duly-established situations of force majeure.

Where the direct intervention of the INSURER in the provision of the services is not possible, said INSURER shall be under a duty to reimburse the INSURED for the duly-established costs deriving from the said services, within a maximum term of 40 days as from when the services are provided.

In all circumstances the Insurer reserves the right to request reasonable proof or documentation from the Insured in order to be able to make a pay-out for the service requested.

10. SUBROGATION
The INSURER shall be automatically subrogated, up to the value of the sums paid out in compliance with the duties deriving from this policy, in all rights of action and any other rights that may pertain to the INSUREDS or their heirs, as well as any pertaining to any other BENEFICIARIES, against third parties, whether natural or legal persons, as a consequence of the claim event giving rise to the assistance provided.

In particular this right may be exercised by the INSURER against terrestrial, river, maritime, or air transport providers with regard to the refund, in full or in part, of the cost of the tickets not used by the INSUREDS.

11. LIMITATIONS
The actions derived from this insurance contract will prescribe in two years in the case of coverage for damages and in five in the case of coverage for people.

12. PREVALENCE
Where the content of this policy differs from the insurance proposal or the clauses that have been agreed, the POLICYHOLDER may request the INSURER to resolve the discrepancy that has been detected within one month of delivery of the policy. Where the said term elapses without any such request being made, the provisions of the policy shall prevail.

13. COMPLAINTS AND REDRESS
ARAG S.E., Sucursal en España has a Customer Care Department (c/ Roger de Flor 16, 08018 - Barcelona, e-mail: dac@arag.es, website: www.arag.es) to attend to and resolve any complaints filed by insureds and to offer them redress in connection with their interests and rights as acknowledged by law, which shall be dealt with and resolved within no more than one month of being filed.

In the event you are not satisfied with the way the Customer Care Department has resolved your complaint, or if more than one month has passed without any reply being received, claimants can take their complaint to the Complaints Service of the Insurance and Pension Funds Directorate-General (Paseo de la Castellana 44, 28046 - Madrid, telephone numbers: 902 19 11 11 or 952 24 99 82; website: www.dgsfp.mineco.es)

For the Company THE POLICYHOLDER

P.P.
CEO
Member of GEC

SUPPLEMENTARY PERSONAL ACCIDENT INSURANCE POLICY
DEFINITIONS:
Accident: An accident is understood to be bodily injury that is deriving from a violent, sudden, external cause, unintentional by the Insured, which results in total or partial permanent disability, or death.

Permanent disability: Permanent disability is understood to be the organic or functional loss of the extremities and faculties of the Insured with the intensity described in these General Conditions, the recovery of which is not considered foreseeable in the opinion of the medical experts appointed pursuant to the law.

Insured amount: The amounts established in the Particular and General Conditions, the maximum limit of compensation to be paid by the Insurer in the event of an accident.

Disagreement over the assessment of the degree of disability: If the parties agree on the amount and the form of compensation, the Insurer must pay this amount. If there is disagreement, the conditions included in the Insurance Policy Contract Act will apply.

PAYMENT OF COMPENSATION:
a) The Insurer is obliged to pay the compensation at the conclusion of any investigations and expert reports which may be necessary to establish the existence of the accident and, where applicable, the amount resulting therefrom. In all cases, the Insurer must make, within forty days, counting from the receipt of the report of the incident, the payment of the minimum amount of which the Insurer may pay, according to the circumstances known to it.

b) If, within three months of the occurrence of the accident the Insurer has not made reparation for the damage or paid the due compensation in cash for causes which are not justified or are imputable to it, the compensation shall be increased by a percentage equivalent to the legal interest on money in force at that moment, increased in turn by 50%.

c) To obtain payment in the event of death or permanent disability, the Insured or Payee must send the Insurer the supporting documents indicated below, as may correspond:

c.1. Death:
- Death certificate.
- Certificate of the General Register of Last Wills and Testaments.
- Will, if existing.
- Executor's certification with respect to whether payees of the Insurance Policy are designated in the will.
- Document accrediting the identity of the payees and the executor.
- If beneficiaries are legal heirs, the inheritance certificate decreed by the competent court will also be necessary.
- Letter of exemption from payment of Inh. T., if applicable, duly completed by the competent Administrative Body .

c.2. Permanent disability:
- Medical certificate of disability stating the type of disability resulting from the accident.

24-HOUR PERSONAL ACCIDENT INSURANCE
The Insurer guarantees, up to the sum expressed in the Particular Conditions of this Policy and subject to the exclusions specified in these General Conditions, the payment of whatever compensation may be due in the event of death or permanent disability arising from accidents occurring to the Policyholder during journeys or stays away from his/her usual address.

Persons over 70 years of age are not covered. In the case of children under 14 years of age, the risk of death is only guaranteed for up to €3,000 for burial expenses, and the permanent disability risk up to the sum stated in the Specific Conditions.

PERSONAL ACCIDENT INSURANCE EXCLUSIVELY ON PUBLIC TRANSPORT
This insurance covers, exclusively and up to the limit set out in the policy's particular conditions, compensation for the death and disability of the INSURED due to an accident that is the consequence of a public means of transport: as a passenger on a plane, regular shipping line, train or scheduled coach service, including boarding and alighting from these forms of transport, as described in the programme for the trip.

The policy does not include persons travelling in private planes, single engine planes (whether propeller, turboprop, jet, etc.) or on cruise ships.

Persons over 70 years of age are not covered. In the case of children under 14 years of age, the risk of death is only guaranteed for up to €3,000 for burial expenses, and the permanent disability risk up to the sum stated in the Specific Conditions.

The compensation envisaged in Personal Accident Insurance which is exclusively for public transport will not be complementary to any compensation payable for 24-hour Personal Accident Insurance, if both are contracted in the same policy.

The limit of the compensation will be established:

a) In the event of death:
When it has been proved that the death, immediate or occurring within the term of one year from the accident, is a consequence of an accident covered by the Policy. The Insurer will pay the amount established in the Particular Conditions.

If, after the payment of a compensation for permanent disability, the Insured dies as a result of the same accident, the Insurer will pay the difference between the amount paid for disability and the amount insured in the event of death, if this amount is higher.

b) In the event of permanent disability:
The Insurer will pay the total insured amount if the disability is total or a proportional part according to the degree of disability if it is partial. For the assessment of the respective degree of disability, the following chart has been established:

b.1 Loss or total disability of both arms or both hands, or of one arm and one leg, or of one hand or one foot, or of both legs, or of both feet, total blindness, total paralysis, or any other injury incapacitating the Insured for any type of work 100%

b.2. Loss or total disability:
- Of one arm or one hand 60%
- Of one leg or one foot 50%
- Total deafness 40%
- Of the movement of a thumb or index finger 40%
- Loss of sight in one eye 30%
- Loss of a thumb 20%

- Loss of an index finger 15%
- Deafness in one ear 10%
- Loss of any other finger 5%

In cases not provided for above, such as for partial losses, the degree of disability will be established in proportion to its seriousness compared with the disabilities stated. **The total permanent disability can never be exceeded.**

The degree of disability must be finally established within one year from the date of the accident.

For the purposes of assessment of the disability of a limb or an organ, the professional situation of the Insured will not be taken into consideration.

If, before the Accident, the Insured had a bodily disability, the disability caused by this accident cannot be classified in a degree higher that which would result if the victim was a normal person from the point of view of body integrity.

Total and permanent functional loss of use of the limb is comparable to its total loss.

EXCLUSIONS
The following are not covered by this Insurance:
a) Bodily injuries caused in a state of mental alienation, paralysis, apoplexy, diabetes, alcoholism, drug addiction, spinal cord disorders, syphilis, AIDS, encephalitis, and in general any injuries or illnesses which reduce the Insured's physical or mental capacities.
b) Bodily injuries resulting from criminal acts, provocations, fights - except in cases of self-defence – and duels, carelessness, bets or any risky or reckless undertaking, and accidents resulting from acts of war, even when this has not been declared, riots, earthquakes, floods and volcanic eruptions.
c) Illness, hernia, lumbago, intestinal strangulation, complication of varicose veins, poisoning or infection not caused directly and exclusively by an injury covered by the guarantees of the Insurance. The consequences of surgical procedures or unnecessary treatments for accidents suffered and those related with personal care.
d) Practising the following sports: Speed or resistance races, aeronautical ascents and journeys, rockclimbing, caving, horseback hunting, polo, wrestling or boxing, rugby, undersea fishing, skydiving and any other game or sport with a high level of risk.
e) The use of a two-wheeled vehicle with an engine capacity greater than 75 c.c.
f) The exercise of any occupation which is not of a commercial, artistic or intellectual nature.
g) The guarantees covered by this Policy exclude any person who intentionally causes the accident.
h) Situations of aggravation of an accident which took place before the signing of the Policy are not included.

ACCUMULATIVE MAXIMUM:
The maximum compensation of this Policy for a single accident shall not be greater than €1,200,000.

BY THE CONSORCIO DE COMPENSACION DE SEGUROS FOR LOSSES DERIVED FROM EXTRAORDINARY EVENTS IN THE INSURANCE OF PERSONS.
In accordance with the provisions of the revised text of the Legal Statute of the Consorcio de Compensación de Seguros, approved by Royal Legislative Decree 7/2004, of 29 October, the holder of an insurance policy of the type which is required to include a surcharge in favour of the Consortium may arrange cover for extraordinary risks with any insurance company that meets the conditions required by current legislation.

Compensation related to claims arising from extraordinary events occurring in Spain and abroad, when the insured party has his/her habitual residence in Spain, will be paid by the Consorcio de Compensación de Seguros if the policyholder has paid the corresponding surcharges and any of the following situations applies:
a) The extraordinary risk covered by the Consorcio de Compensación de Seguros is not covered by the insurance policy contracted with the insurance company.
b) Even though it is covered by said insurance policy, the obligations of the insurer could not be fulfilled because it has been declared legally bankrupt or is subject to a liquidation procedure supervised or assumed by the Consorcio de Compensación de Seguros.

The Consorcio de Compensación de Seguros will act in accordance with the provisions of the aforementioned Legal Statute, those of Act 50/1980, of 8 October, regarding Insurance Contracts, those of the Regulations on Insurance for Extraordinary Risks, approved by Royal Decree 300/2004 of 20 February, and its additional provisions.

Summary of the legal regulations:

1. Extraordinary events covered:
a) The following natural phenomena: earthquakes and seaquakes; extraordinary flooding, including giant waves; volcanic eruptions; atypical cyclones (including extraordinary winds with gusts of over 120km/h, and tornados); and the fall of astral bodies and meteorites.
b) Violent events occurring as a result of terrorism, rebellion, sedition, mutiny and popular disturbances.
c) Action by the Armed Forces or the Security Forces in peacetime.

Atmospheric and seismic phenomena, volcanic eruptions and the fall of astral bodies will be certified, at the request of the Consorcio de Compensación de Seguros, through reports issued by AEMET (the State Meteorological Agency), the Instituto Geográfico Nacional and other public bodies with authority in the field. In the case of events of a political or social nature, or in the event of damage caused due to situations or action involving the Armed Forces or the Law Enforcement Agencies in times of peace, the Consorcio de Compensación de Seguros will obtain information on the occurrences from the relevant jurisdictional and administrative bodies.

2. Risks excluded:
a) Those which do not give rise to compensation according to the Insurance Policy Contract Act.
b) Those caused to persons insured under insurance policies other than those in which the surcharge for the Consorcio de Compensación de Seguros is compulsory.
c) Those caused by armed conflicts, even if there has been no official declaration of war.
d) Those derived from nuclear power, notwithstanding the provisions of Act 12/2011, of 27 May, on civil liability for nuclear damage or damage produced by radioactive material.
e) Those arising from phenomena of a different nature from those indicated in Section 1.a) above, and in particular those caused by a rise in the water table level, the movement of hillsides, landslides or land subsidence, rock falls and similar phenomena, unless these were manifestly caused by the action of rainwater that has caused an extraordinary flood situation in the area and these events occurred at the same time as said flood.
f) Those caused by tumultuous activities occurring during the course of meetings and demonstrations held in accordance with Organic Law 9/1983 of 15 July, regulating the right of assembly, or during the course of legally constituted strikes, unless the aforementioned activities could be categorised as extraordinary events of the type referred to in section 1.b) above.

g) Those caused by a lack of good faith on the part of the Insured.
h) Those corresponding to incidents occurring before the payment of the first premium or when, in accordance with the provisions of the Insurance Contracts Act, cover by the Consorcio de Compensación de Seguros has been suspended or the insurance has been cancelled because of failure to pay the premiums.
i) Incidents that, because of their magnitude and seriousness, are classified by the National Government as a "national disaster or catastrophe".

3. Scope of cover.
1. Cover for extraordinary risks will apply to the same people and involve the same sums insured as has been established in the policy for the purposes of ordinary risks.
2. In life insurance policies which, in accordance with the provisions of the contract and with the regulations concerning private insurance, are subject to mathematical reserves, cover by the Consorcio de Compensación de Seguros will comprise the capital at risk for each insured party; i.e., the difference between the sum insured and the mathematical reserve which the insurer issuing the policy must have established. The sum corresponding to this mathematical reserve will be payable by the aforementioned insurance company.

Reporting damage to the Consorcio de Compensación de Seguros

1. Requests for compensation for damage, cover for which corresponds to the Consorcio de Compensación de Seguros, shall be made through communication to said Consortium by the Policyholder, the Insured or the beneficiary of the policy, or by the party acting on behalf of the aforementioned, or by the insurance company or the insurance broker with whom the insurance was contracted.

2. Damage may be reported and information obtained regarding the procedure and the status of claims as follows:
- By calling the Consorcio de Compensación de Seguros Call Centre (952 367 042 or 902 222 665).
- Via the website of the Consorcio de Compensación de Seguros: www.consorseguros.es

3. Damage valuation:
the policy shall be carried out by the Consorcio de Compensación de Seguros, which will not be bound by any assessment that may have been made by the insurance company providing cover against ordinary risks.

4. Payment of compensation:
The Consorcio de Compensación de Seguros will pay compensation to the beneficiary of the policy by bank transfer.

SUPPLEMENTARY CIVIL LIABILITY INSURANCE POLICY

DEFINITIONS:

Insured Amount: The amounts established in the Particular and General Terms and Conditions, the maximum limit of compensation to be paid by the Insurer in the event of an accident.

Obligations of the Insured: In the event of an accident involving Civil Liability, the Policyholder, the Insured, or their rightful claimants, must not accept, negotiate or reject any claim without express authorisation from the Insurer.

PAYMENT OF COMPENSATION:
a) The Insurer is obliged to pay compensation on completion of the investigations and expert appraisals required to establish the existence of the incident leading to the claim and, where applicable, the amount due. In all cases, the Insurer must, within forty days from the receipt of the report of the accident, pay the minimum amount for which it may be liable, according to the circumstances known to it.

b) If, within three months of the occurrence of the incident, the INSURER has not made reparation for the damage or paid the compensation in cash due, for causes which are not justified or are attributable to the INSURER, the compensation shall be increased by a percentage equivalent to the legal interest rate in force at that time, increased in turn by 50%.

PRIVATE CIVIL LIABILITY INSURANCE POLICY

1. Private civil liability
The Insurer shall assume, **up to the limit indicated in the Particular Conditions and excluding the cases specified in the General Conditions**, any monetary compensation that, while not constituting a personal or supplementary sanction for civil liability, may be required of the Insured pursuant to Articles 1,902 to 1,910 of the Civil Code or similar provisions included in foreign legislation, and which the Insured is obliged to pay as being civilly liable for bodily injury or material damage caused unintentionally to third parties in their persons, animals or belongings.

Within this limit is the payment of the legal fees and expenses as well as the constitution of the legal bonds required from the Insured.

2. EXCLUSIONS

The following are not covered by this Insurance:
a) Any type of Liability that corresponds to the Insured for the driving of motor vehicles, air vehicles and boats, as well as for the use of firearms.
b) Civil Liability derived from situations related to professional or political activity or involvement in trade unions or other associations.
c) Fines or sanctions imposed by Courts or authorities of all types.
d) Liability as a result of the practice of professional sports and the following modes, even though these are carried out at an amateur level: mountaineering, boxing, bobsleigh, caving, judo, skydiving, hangglíding, gliding, polo, rugby, archery, yachting, martial arts and motor sports.
e) Damage to objects entrusted to the Insured, of any type.

CUSTOMER INFORMATION
In compliance with our duty to provide information and protect our customers as part of the brokerage services that we offer, please find the relevant details below:

Registration
INTERMUNDIAL XXI, S.L.U. is registered in the Special Administrative Register of Insurance Brokers, Reinsurance Agents and Executives Insurance Agents under entry No. J-1541. Said Register is public and can be consulted by writing to the Directorate General of Insurance and Pension Funds (Paseo de la Castellana, 44, 28046 -Madrid), or by visiting said organisation's website at:
http://www.dgsfp.mineco.es/regpublicos/pui/pui.aspx

Furthermore, INTERMUNDIAL XXI, S.L.U. retains a Professional Civil Liability and Surety Insurance Policy pursuant to the legislation in force.

Prior information receipt confirmation clause
The Policy Holder/Insured Party hereby expressly acknowledges that he/she has received, from the Insurer, in writing and on the date on which the insurance policy was taken out pursuant to its specific terms, the relevant information corresponding to the legislation applicable to the insurance contract, the different complaint bodies, the Member State in which the Holder's place of residence is located and its control authority, the corporate name, address and legal structure of the Insurer.

Customer Care Service
To process and resolve queries and complaints, INTERMUNDIAL XXI, S.L.U. has a customer care service that has been outsourced to Inade, Instituto Atlántico del Seguro, S.L., located in Vigo, in the province of Pontevedra, post code 36202, Calle La Paz, 2 bajo. The aforementioned service is obliged to resolve said complaints and claims in a maximum period of two months from the date on which they are submitted. In the event that the Customer is unsatisfied with the resolution, he/she may contact the Claims Service of the Directorate General of Insurance and Pension Fund; in order to so, it is essential that the customer demonstrates he/she has submitted the claim or complaint in writing to the Customer Care Service of INTERMUNDIAL XXI, S.L.U.

PERSONAL DATA PROTECTION

BASIC INFORMATION

Heading	**Basic Information (1st layer)**
Data Controller	Intermundial XXI S.L.U.
Purpose	- Advice on contracting and formalisation of insurance contracts and - Claims processing - Sending of commercial communications about products, sending of News-letter, website updates
Legitimacy	- Execution of the insurance contract - Consent for commercial communications
Recipients	The recipients of your data will be the Insurers that offer the contracted coverage and Servisegur Consultores S.L. for the purpose of processing claims.
Rights	You have the right to access, rectify, limit the processing of, delete and request the portability of your data.
Origin	Directly from the interested party
Commercial communications	In order to improve the provision of our services, we create a commercial profile of our customers based on the information provided by them, which allows us to offer products and services of the following types according to their interests: - Travel insurance
Additional information	You can consult the additional information on the last page of this document and detailed information on Data protection in the following section of our website: www.Intermundial.es/protecciondedatos

Objective analysis
Our advice is provided based on a sufficient number of insurance contracts offered on the risks market subject to coverage in such a way as to provide a recommendation, pursuant to professional criteria, concerning the insurance agreement that would best suit the customer's needs. Said analysis is not exclusively limited to the product, and also extends to the quality of the service and provisions that the chosen or rejected insurer is able to provide at the time the contract is formalised.

ADDITIONAL INFORMATION ON DATA PROTECTION

Who is responsible for processing your data?
The data processor is INTERMUNDIAL XXI S.L.u. Correduría de Seguros, with Taxpayer Identification Code B81577231 and registered office at C/ Irún 7, 1º A izquierda, 28008. You can contact us by sending us a letter to our indicated postal address or via our email: lopd@Intermundial.com.

For what purpose do we process your personal data?
At INTERMUNDIAL XXI S.L., we process the information provided by the interested parties for advice on contracting and to manage the insurance contract, processing claims arising from the contract signed, as well as sending commercial communications and newsletters.

For how long will we keep your data?
The data provided shall be kept throughout the term of the contract and shall be deleted upon expiry of the insurance contract.

Notwithstanding the foregoing, the data shall be blocked and stored during the period of limitation of any actions that may arise in connection with the contractual relationship entered into by you.

What is the legitimacy for the processing of your data?
The legal basis for the processing of your data is the execution of the insurance contracts, under the terms and conditions contained in the contracts, as well as the processing of claims arising from them.

The legitimacy of the offer of products and services lies in the legitimate interest of the data controller, and the Customer may at any time object to this type of processing, although the exercise of this right shall not condition the execution of the contract under any circumstances.

We also inform you that failure to provide the required information results in it being impossible to sign and fulfil the contract.

To which recipients will your data be communicated?
The data will be communicated to the insurers for the purpose of managing the insurance contract.

Likewise, they will be communicated to Servisegur Consultores S.L., with Taxpayer Identification Code B81398414 and registered office at C/ Irún 7, 1ºA izquierda, Madrid, 28008, for the purpose of processing claims arising from the contract signed.

What are your rights when you provide us with your data?
Any person has the right to obtain confirmation as to whether INTERMUNDIAL XXI S.L.U. is processing personal data concerning them.

The interested party shall have the right to withdraw his/her consent at any time, provided that the processing is not necessary for the purpose of fulfilling the contract. The withdrawal of consent shall not affect the legality of the processing based on consent prior to its withdrawal.

You may exercise your rights of access, rectification, deletion, limitation in the processing and portability of data through our website (www.Intermundial.es/incidencias), or by addressing a letter to our Legal Advisory Department at C/ Irún 7, 1º A Izquierda, Madrid, 28008.

Ultimately, you can request information on your rights and file a claim with the Spanish Data Protection Authority, whose registered office is at calle Jorge Juan, nº 6, 28001 Madrid.


InterMundial