

## TRAVEL ASSISTANCE INSURANCE FOR “CANCELLATION BOOKINGS”

### Travel Cancellation Expenses

1- Death, hospitalisation of at least one night, serious illness or serious bodily injury of:

The Insured Party, their spouse and ascendants and descendants up to a second degree family member. For the Insured Party, Serious Illness is defined as an alteration of health requiring hospitalisation or the medical need for bed-rest, within the seven days prior to the trip and which medically prevents the commencement of the travel on the scheduled date.

Serious Accident is defined as non-intentional bodily harm inflicted on the victim, occurring from a sudden external action and which, in the opinion of a medical professional, results in the impossibility of the Insured party to commence the travel on the scheduled date, and for any of the aforementioned relatives it entails risk of death.

When the illness or accident affects any of the aforementioned persons, other than those insured by this policy, it will be considered as serious when it implies, after taking out the insurance contract, hospitalisation or bed-rest, and in the opinion of a medical professional, requires the attention and continuous care of health personnel, with medical prescription within 12 days before the start of the trip.

The Insured Party must report the claim as soon as possible and at the time it occurs, and the Insurer reserves the right to make a medical visit to evaluate coverage of the case and determine whether the cause really prevents the trip from taking place. However, if the illness does not require hospitalisation, the Insured Party must report the incident within 72 hours following the event that caused the cancellation of the trip.

2 - Insured Party being summoned as a witness or to serve on a jury in court.

3 - Being selected as a polling station staff member for state, autonomous or municipal elections.

4 - If the dates of any public examinations summoned through a public body that the Insured party will sit are announced after the insurance has been taken out. This may also affect the Insured Party as a member of the Tribunal for these exams.

5 - Serious damages to the Insured Party's main or secondary residence, or professional premises if they are the direct operator or self-employed, caused by fire, explosion, robbery or by the force of nature and their presence is essential.

6 - Due to dismissal of the Insured party. In no case will this insurance be used upon termination of an employment contract, voluntary resignation or failure to pass a trial period. In all cases, the insurance must have been signed before a written notification of the dismissal was given to the employee by the Company.

7 - The Insured party starting a new job, in a different company with an employment contract of longer than one year and provided that the incorporation occurred after registration of the travel and, therefore, after taking out this Insurance policy.

8 - When the Insured party must pay more than € 600 to the tax department - the Ministry of Economics and Public Administrations - because of their end of year tax declaration.

9 - Act of aerial, terrestrial or naval piracy that makes it impossible for the insured party to start their trip on the scheduled dates.

10 - A call for the surgical intervention of the Insured party, including any prior medical tests that need to be carried out for such an intervention. (Including organ transplantation as a recipient or donor).

11 - A call from Public Health system to the Insured Party or their first or second degree relatives to carry out medical tests as a matter of urgency, provided they are justified by the seriousness of the case.

12 - Serious complications in pregnancy where medical recommendations require the Insured party, their spouse, de-facto partner or live-in partner to rest or to be hospitalised, and as long as the complications that have arisen

have occurred after taking out the insurance policy and put the continuity or development of that pregnancy at serious risk.

13 - Premature birth of the Insured party's child.

14 - Police arrest of the Insured party for non-criminal causes, occurring after the insurance has been taken out.

15 - Judicial summons for proceedings of a divorce that was agreed after the arranging the travel.

16- An urgent requirement to join the armed forces, police or fire services, provided the incorporation is notified after the insurance policy has been taken out.

**SPECIFIC EXCLUSIONS OF THIS TRAVEL CANCELLATION EXPENSES INSURANCE:**

A) Aesthetic treatments, treatments, recommendations against travelling by air, not or recommendations against vaccinating, inability to follow recommended preventive medicinal treatment in certain areas, voluntary interruption of pregnancy, alcoholism, consumption of drugs and narcotics, unless they have been prescribed by a doctor and consumed in the manner indicated.

B) Psychic, mental or nervous illnesses and depressions that do not require hospitalisations, or do so but for less than seven days. Pre-existing ailments or pre-existing or chronic illnesses, as well as their consequences.

C) Illnesses that are being treated or that require medical attention within 30 days prior to either the date the trip was reserved or the date the insurance was taken out.

D) Having participated in gambling, contests, competitions, duels, crimes or fights except in cases of self-defence.

E) War (civil or foreign), declared or not, riots, popular movements, acts of terrorism, any effects from a source of radioactivity, as well as the conscious disregard of official prohibitions. G) Not presenting, for any reason, essential documents for the entire travel, such as passport, visa, tickets, ID card or vaccination certificate.

H) Intentional acts, as well as self-harm caused intentionally, suicide or attempted suicide.

## **Other Exclusions**

The agreed insurance does not include:

- a) Voluntary acts by the Insured Party or those acts in which the said person is guilty of malevolent intent or gross negligence.
- b) Pre-existing ailments and pre-existing or chronic illnesses, as well as their consequences, suffered by the Insured party prior to taking out the insurance policy, or when applicable, those suffered prior to the last insurance extension, are excluded.
- c) Suicide death and injury or illnesses resulting from the intent of the Insured Party to injure themselves and those derived from criminal actions.
- d) Diseases or pathological conditions produced by the consumption of alcohol, psychotropic drugs, hallucinogens or any drug or substance with similar characteristics.
- e) Aesthetic treatments and the supply or replacement of hearing aids, contact lenses, glasses, orthoses and prostheses in general, as well as the expenses caused by births or pregnancies and any type of mental illness.
- f) Injuries or illnesses resulting from the Insured Party's participation in gambling, competitions or sports events, skiing and any other winter sport or those called adventure activities (including hiking, trekking and similar activities) and the rescue of people at sea or in mountains or deserts.
- g) Conditions that result, directly or indirectly, from events produced by nuclear energy, radioactive radiation, natural catastrophes, military actions, riots or terrorist acts.
- h) Any type of medical or pharmaceutical expense that cost less than 9 euros.