



Know your insurance

ARAG Travellers Plus

You already have all the necessary numbers for resolving any incidents during your trip

You have already bought your **ARAG Travellers Plus travel assistance for individuals insurance** and, from this moment on, any incident during your trip will be in the hands of the experts at ARAG and you will be able to enjoy your trip and stop worrying about any problems. At this moment you may have many queries: When can I use it? How can I use it? In what circumstances? For this reason, we thought that the **best way to explain it is to provide you with this practical guide with examples**. In any case, we recommend that you read carefully the General Terms and Conditions, which specify everything covered by your insurance. With this document you will learn about everything ARAG can do to help you.



Practical guide to your insurance

Below we explain each of the guarantees so that your rights as a traveller are always protected:

Medical and healthcare assistance

An expert team will be at your disposal in case you need medical and health care, wherever you are. Because you never know what might happen. It is important to travel with peace of mind and feeling protected, knowing that in the event of any incident affecting your health you can be looked after.

Here are some examples:

-  If during your trip to India you fall ill and need emergency medical care, you will not have to worry about finding the best specialist or looking for a hospital, because ARAG has a network of international care providers who will attend to you and assist you at all times. You will only have to contact us by telephone and our staff will see to everything.
-  Imagine that you are on holiday in a remote place and you suffer an accident. With this guarantee, you will have medical attention covered, whether it is health care or a surgical operation.

Repatriation and medical relocation of injured or sick persons

This guarantee is for those cases in which you are injured or fall ill and have to be returned to your home. An incident near your home is a situation that you can control, but when you are far away everything is more complicated. With ARAG you won't have any headaches. We will take care of transporting you so that your recovery can be near your home, provided that the medical team approves this.

Below we set out some situations that could occur:

-  Imagine that you have an accident in Kenya and need a hip operation. You only need to call the ARAG Assistance Service and we will contact our medical team in Kenya. If necessary, we will transport you to your home in Spain.
-  If you are in Italy and you suffer a fall and fracture a thighbone, ARAG's head office will be able to organize transport to your home town.

Assistance to relatives in the home of a hospitalized insured person

This guarantee is useful in any cases in which you have to remain hospitalized during your trip and need someone to be present in your home, provided that this is for a serious and urgent reason that is duly certified. In such cases, ARAG will take charge of transporting the person you designate, living in Spain, to the insured's home.

-  Imagine that you are on a trip and have to be hospitalized for 10 days, delaying your return home. If you need someone to go to your home, ARAG will take charge of transporting the person you designate while you are in hospital.

Repatriation or transport of the other insured parties

If you are repatriated or transported due to illness or accident and this situation prevents the other insured parties from continuing the trip, ARAG will take charge of transporting them to their homes or to the place of hospitalisation.

-  You are with your family in Buenos Aires and suffer an accident that forces you to return home. Don't worry, because with this guarantee, ARAG will take charge



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of transporting your spouse and any children travelling with you to the hospital in your home town.

Repatriation or transport of children or disabled people

If you are repatriated or transported due to illness or accident and are travelling in the sole company of children under 15 or physically or mentally disabled persons, ARAG will organize the transport of a companion or a person designated by yourself in order to accompany these persons on their journey home.

Travel for a relative in the event of hospital admission

Under this guarantee, ARAG will transport the person you designate to accompany you in the event that you are hospitalised. For this guarantee, the hospitalisation period must be longer than 5 days.

 For example, imagine that you have to be admitted to a hospital in Oslo. You will be guaranteed the transport of a relative to accompany you, and you will not have to take care of anything. ARAG will take charge of the plane or train ticket and the person's stay.

Convalescence at a hotel

This guarantee will help you in any situations in which you are injured or fall ill and cannot return home due to medical recommendation. ARAG will take charge of your accommodation expenses during your recovery in the hotel for a maximum of 10 days and up to the limit stipulated in your policy.

- ✔ Imagine that while on holiday you catch the flu the day before returning home. The doctor recommends you a week's rest before returning. ARAG will manage everything with the hotel and you will not have to pay any extra cost for the stay or do any paperwork.

Repatriation or transportation of a deceased Insured person

This guarantee operates in the event of death of the insured while on a trip. ARAG will organise repatriation to the burial place and will take charge of the expenses in accordance with the legal requirements.

- ✔ If the Insured dies while on a trip, their relatives will only have to call the ARAG Assistance Service for them to take charge of the repatriation to Spain, leaving the bureaucratic procedures in the hands of experts.

What is not covered by this guarantee? This guarantee does not include burial or ceremony expenses.

Early return because of the death of a relative

This guarantee will help you to return early in the event of the death of a relative. ARAG will take charge of the expenses so that you don't have to worry about administrative procedures at such difficult moments.

- ✔ For example, if you have to interrupt your trip due to the death of a relative, ARAG will take charge of your return journey by plane or train to the burial place in Spain.
- ✔ If such a situation occurs and you would like to resume your trip, ARAG will take charge of your return journey.

Early return due to hospitalisation of a family member

If one of your relatives is hospitalised, you will be guaranteed the journey to interrupt your trip and to be together with your relative. To do so, it must be as a consequence of an accident or severe illness which requires hospitalisation for more than 5 days and has occurred after the start of your trip.

 Imagine that you are travelling in the Balearic Islands and you are informed that your spouse has been hospitalised due to a serious accident. Obviously, what you want is to return as soon as possible to be with him or her. With this guarantee, you will be guaranteed the return journey to your home in Spain.

Early return due to a serious incident in the insured person's home or professional premises

Incidents in your home or professional premises, such as fire, robbery or flood, are situations that can occur. If one of these situations occurs while you are travelling, and no relative or person of confidence can deal with it, what could you do? Don't worry, because ARAG will take charge of your return journey and will provide you with a transport ticket to your home in Spain.

To cover the return journey, the damage must have been caused by a fire requiring the action of the fire service, a consummated robbery reported to the police or a serious flood, having occurred after the start date of the trip. We advise you to read the limits of this guarantee in the General Terms and Conditions.

 Imagine that you are on holiday in Switzerland and you receive a call from a neighbour saying that your apartment has been burgled and the police are in the

building. In such a serious case, you won't have an extra worry about your return journey, because ARAG will take charge of it. If you are accompanied and your companion is also insured by your travel policy, they will also have the return ticket covered.

Search, location and delivery of missing luggage

This guarantee operates in the event of loss of luggage on a scheduled flight. ARAG will make every effort to find your luggage and will keep you informed about progress. If your luggage is found, it will be sent to you at no extra cost.

-  Imagine that you arrive in Ibiza and your luggage does not appear: what can you do? ARAG will take charge of the search for your luggage, and if it appears it will be sent to you at no extra cost.

Sending of items forgotten or stolen during the trip

This guarantee will help you when you forget an item during your trip or if you are robbed of an item that is later recovered. Forget about administrative formalities and lost time and leave the matter in the hands of ARAG. We advise you to read the limits of this guarantee in the General Terms and Conditions.

-  Imagine that you are in Thailand and you forget your watch when you leave your hotel. If you have contracted this guarantee, ARAG will be able to have your watch sent to you.
-  What can you do if your handbag is stolen in Venice? If your handbag is recovered and you have contracted this guarantee, ARAG will have your handbag sent to your home.

Theft of and material damage to luggage

One of the most frequent complaints of travellers has to do with problems and incidents with luggage, whether theft, material damage or total or partial loss of the luggage due to the transport company. Below we give some examples of how this guarantee can help you.

- ✓ After a long journey you arrive in Australia, and when you go to collect your suitcase you see that its four wheels are missing. With this guarantee, ARAG will compensate you for any damage caused to your luggage.
- ✓ Imagine that once at your destination you see that your suitcase has been forced open and some of your belongings are missing - what can you do? Apart from reporting the incident to the authorities, you can call ARAG, which will compensate you for your loss.

What is not covered by this guarantee? This compensation will be complementary to what you receive from the transport company. To this purpose, you must present the supporting document of the corresponding compensation of the transport company, a detailed list of your lost belongings and their estimated value.

This guarantee does not cover petty theft or simple loss on your part. Neither does it cover jewellery, money, documents, valuable items or sports and computing equipment. We recommend that you read the General and Particular Terms and Conditions of your policy to understand the exclusions in greater depth.

Delay in the delivery of checked luggage

This guarantee will help you to buy any essential items if the delivery of your luggage is delayed by 12 hours or more. For example, you arrive at the airport of Ibiza and your suitcase does not appear. What can you do if your suitcase is not delivered in the next

12 hours? With this cover contracted, you will be able to claim for the purchase basic commodities subject to presentation of the corresponding receipts.

Delay in departure of the means of transport

Delays often occur in the departures of means of public transport. In this type of situation, and provided it lasts for at least 4 hours, you will be reimbursed for the expenses that this delay has caused you, up to the limit indicated in the special conditions.

What type of expenses can you be caused? The most common ones are usually those of hotel, maintenance and transport. It must be taken into account that to receive the payment of the expenses you have to present the corresponding certifying documents and bills. Let us study a hypothetical situation in which this guarantee would help you:

-  You are at the airport and it is announced that your flight has a delay of 7 hours, which is a long waiting time. With this guarantee you will receive compensation for meal tickets.

What is not covered by this guarantee? It does not cover social conflict situations such as strikes, lockouts, demonstrations, sabotage and similar, in addition to the cases specified in the General Terms and Conditions.

Trip cancellation costs

If before the start of your trip you have to cancel it due to one of the circumstances set out in your policy, ARAG will refund you any cancellation costs charged to you under the travel agency's general conditions. We recommend that you read carefully the General and Particular Terms and Conditions of your policy because there are specific exclusions.

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- ✔ For example, if you have to cancel a planned trip due to serious hospitalisation of a direct relative and the travel agency does not return to you the total amount you paid, ARAG will refund you that amount up to the limit stipulated in your policy.

Reimbursement for holidays not enjoyed

This guarantee applies in any situations in which you are forced to interrupt your trip and return home. If, for example, you are on a trip and you have to return home due to circumstances that are protected under the policy, ARAG will refund you an amount per day for the holiday you miss out on, up to the limit indicated in the special conditions.

The causes covered are those which appear in the guarantee of travel cancellation expenses, with certain exclusions, which is why we recommend that you read carefully the General Terms and Conditions.

Transmission of urgent messages

Under this guarantee ARAG will send any urgent messages which may be necessary related to the contracted guarantees.

Sending of medications abroad

If you are on holiday and require a specific medication that you cannot find at your destination, ARAG will get it to you in the fastest way possible, taking into account local legislation. ARAG will send you the medication but you will have to refund its cost once you receive the sale invoice.



Imagine that you are in Moscow and that a few days before returning home you need a specific medication. Hours and hours go by and you cannot find it there. Don't worry, because ARAG will send it to you and you will not have to waste any time or effort.

What is not covered by this guarantee? This coverage excludes cases of cease of manufacture of the medication and its unavailability via the usual distribution channels in Spain.

Advance of economic funds abroad

Imagine that you are in a remote country where you cannot obtain funds and you need money. What can you do? Don't despair: contact ARAG. the event that you cannot obtain funds via travel cheques, credit cards, bank transfer, etc, ARAG will forward you monetary funds up to the limit indicated in the special conditions. To this purpose, you must demonstrate that the situation makes it impossible to continue your trip and present a guarantee or endorsement ensuring the collection of the advance payment. The amount must be returned within 30 days.



You are travelling in Cambodia and suffer an incident that leaves you without money and with no possibility of obtaining more. You need the money to continue with your trip and you don't know what you can do in that situation. Under this guarantee you can call ARAG and you will receive the money you request, taking into account the conditions and limitations explained above.

Information service

If you need information on your next holiday destination, with this contracted guarantee you will be able to receive any information you need, such as entry formalities

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like visas or vaccinations, economic or political system, population, language, health-care situation, etc.

Defence against criminal liability abroad

If you face criminal charges in your private life during a journey abroad, ARAG will guarantee your defence before the foreign courts.

- ✓ If while you are on holiday in London you have an incident and are accused of an offence, just call ARAG to defend you. Forget about looking for lawyers in other country and leave the matter in the hands of experts.

What is not covered by this guarantee? It excludes acts declared to be deliberate in a final court decision.

Legal information abroad

This guarantee will help you in any situations in which you need legal advice in the event of a legal problem with third persons related to an accident occurring in your private life. ARAG will put you in contact with a lawyer to arrange an interview.

This service will be at your expense and will be provided in countries maintaining diplomatic relations with Spain, except in cases of force majeure.

Claiming damages abroad

Imagine that while travelling on a public bus your arm is broken in an accident: are you entitled to claim for damages? Under this guarantee, ARAG will claim for any damages you may suffer abroad, whether it is as a pedestrian, as the driver of a non-motorised land vehicle, as an occupant of private vehicles and vessels, or as a passenger of any means of transport.

Claims over purchase contracts abroad

This guarantee will serve to claim your rights in any situations of breach of movable property purchase contracts entered into abroad with foreign companies. Movable property is understood to be objects of decoration, electrical appliances, personal items and foodstuffs, provided that they are your property and you use them for your personal use.

-  If you are in Brussels, you buy a mobile phone and a few days later it breaks down, this guarantee covers you. If the shop where you bought it does not agree to repair it, even being under guarantee, you have your rights as a consumer. Call ARAG and we will take charge of claiming your rights.

What is not covered by this guarantee? Antiques, stamp and coin collections, jewellery and works of art valued at more than €3,000 are excluded.

Claims over service contracts abroad

This guarantee is designed to help you claim in situations of non-compliance of services you have contracted, personally and directly, with a foreign company abroad: medical and hospital services; travel, tourism and hostelry services; cleaning, laundry and dry cleaning services; official electrical appliance repair services.

The only services covered are those which affect your private life and of which you are the holder and final recipient.

-  Imagine that you are in Berlin and a dry-cleaner's loses your leather jacket. If the establishment does not want to compensate you, call ARAG. We will take charge of claiming compensation.



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In addition, you have the option of completing your insurance with complementary Accident and Public Liability guarantees. Because many incidents can occur during a trip and we want you to be protected against any unforeseen event.

Complementary coverage of personal accidents

If during your trip you suffer an accident and you have contracted Travel Assistance Insurance with ARAG, you will have covered the payment of compensations both in the case of permanent disability, partial or total, and in the event of death.

We advise you to read carefully the General Terms and Conditions in which the degrees of disability are specified along with the exclusions.

Complementary coverage of Public Liability (PL)

There are situations in which we have not taken enough care and unfortunately someone may have come to harm. In this type of situations you may be charged with bodily injury or material damage caused unintentionally to third parties in their persons, animals or possessions. For this reason, having CL coverage is the best way to be protected.

In such cases, ARAG will pay compensation for any damages you may cause involuntarily.

-  Imagine that while on a trip you break the furniture of a restaurant and are sued for the damage you have caused. If you have contracted the supplementary Civil Liability Insurance, ARAG will pay compensation to the establishment for the damage caused, provided that it is proved that the action was involuntary.

Testimonies from people we insure



Headbutted by an animal in India

Marina and Álvaro were on a trip to India and, during the last few days of their holidays, they decided to buy handicrafts to give to their relatives. While they were buying gifts in a flea market, Álvaro was attacked by an animal that headbutted him and tossed him into the air, leaving him to fall back down onto the floor. The blow was very hard and several people had to lift him back up and get him into a taxi. Back at the hotel, they called a doctor because he was bleeding non-stop, but the doctor was unable to help him. He recommended that they go to a nearby medical centre, so that's what they did. Once there, Marina called ARAG insurance to see what they could do to help them.

The ARAG adviser contacted partners in India who acted as intermediaries with the medical centre where Álvaro had gone. They knew first-hand that there was no surgeon where he was hospitalised, and that in his state he needed one, so they took the necessary administrative steps to find a nearby hospital with the specialist he needed. And they found it. ARAG organised the transfer of Álvaro's and his wife in an ambulance. After his operation and a few days as an inpatient, the practitioners recommended repatriation, as requested by the couple. The adviser arranged for them to return by plane, to ensure that the patient's condition was stable at all times.

An accident of this kind in countries such as India is still a real danger, because not all areas have basic health facilities. Fortunately, the couple had purchased ARAG Travellers Plus insurance so help was as hand at all times. ARAG acted as intermediary with the Indian health centre, looked for the safest and closest alternative and, finally, repatriated the couple to their city of origin.



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Relocation following an accident

Marta, who had ARAG insurance, suffered an accidental fall that required hospitalisation while on holiday abroad. As she was hospitalised for a long time, she got in touch with ARAG to request relocation to a hospital in her home city. ARAG contacted the hospital to request the patient's medical report and sent one of its team doctors who, after having evaluated the extent of her injuries, advised that Marta could be transferred on a commercial flight on a stretcher and accompanied by a doctor. Despite the agility of the administrative response, the relocation of the insured person was delayed due to the fact that the accident happened in peak holiday season. For this reason, ARAG transferred in Marta's daughter so that she could keep her mother company during the hospitalisation. After a few days, and faced with the impossibility of transferring both the mother and the daughter on the same date and on the same flight, they were eventually repatriated using an air ambulance.

An accidental stumble in a foreign country can bring a holiday to an unexpected end. Fortunately, Marta had purchased ARAG Travellers Plus insurance, which guarantees assistance in the event of an accident or illness abroad and, in necessary, the repatriation of the traveller.



Travel peacefully and protected with
ARAG Travellers Plus

Our head office will attend to you quickly
24 hours a day **365 days a year.**

A multilingual team that collaborates day to day with
an **extensive network of service providers** at the
national and international levels.

Remember that to deal with any incident during your
trip you can call **933 001 050** whenever you need.

WWW.ARAG.ES

Follow us on:



This Insurance Contract is governed by the terms agreed in these General 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.

Important definitions

Insurer

ARAG SE, Sucursal en España, which assumes the risk defined in the policy.

Holder of the insurance policy

The individual or company with whom the Insurer subscribes this Contract, and to whom the obligations derived from it correspond, except those that, due to their nature, must be fulfilled by the Insurer.

Insured

The person or persons listed in the Special Conditions who, in the absence of the Policyholder, assume the obligations arising from the contract.

Family members

They will be relatives of the Insured Person, the spouse, common-law partner or such a person who lives permanently with the Insured Person, their parents, children, siblings, grandparents and grandchildren, step-parents, stepchildren, stepbrothers and sisters, parents-in-law, brothers and sisters-in-law, sons and daughters-in-law.

Pets

Domestic animals, whose purpose is to accompany or guard people, that live in the Insured Party's residence: dogs, cats, ferrets, hedgehogs, Vietnamese pigs, primates, rodents, birds, reptiles, amphibians, fish, arachnids and other invertebrates

Policy

The contractual document that contains the Regulatory Conditions of the Insurance Policy. The General Conditions, the Specific Conditions that provide specifics of the risk and the supplements or appendixes that are issued together with it to complement it or modify it form an integral part of the same.

Premium

The price of the Insurance Policy. The receipt will also contain the surcharges and taxes to be legally applied.

Excess

The amount, percentage or any other amount agreed in the policy, that is the responsibility of the Insured Person and that will be deducted from the corresponding payment or indemnity to be paid by the Insurer for each claim.



Important definitions

Family Tariff

In effect applies to the Policyholder/ Insured Person, their spouse, common-law partner or such a person who lives permanently with the Insured Person, as well as to the children or step-children who live at the same address as the Policyholder, providing there are at least 3 persons insured, **and that one or more of them is under 18 years of age.**

The Group

A group of 5 or more persons insured under the same policy.

Pre-existing condition

Any illness or injury suffered by the Insured Person before taking out the policy or before the start of each of the trips covered by it that could affect any of the areas covered in it.

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Supplementary Personal Accident
Insurance

Personal Accident Insurance 24 hours

Personal Accident Insurance exclusively
on public transport

Supplementary insurance for civil liability

Important definitions

1. Purpose

With this Travel Insurance Contract, the Insured who travels within the national territory covered will have the right to the various medical benefits that form part of the traveller protection system.

2. Insured

The Policyholder, or the individuals stated in the Specific Conditions, in the case of a Collective Policy.

3. Duration of Insurance coverage

The duration of the insurance coverage will be that specified in **the Special Conditions**.

In the event of the Insured Person taking out a "multitrip" policy, understanding as such that which guarantees them cover on all trips taken during a year, **the length of each of these trips must not exceed 90 consecutive days**.

When, for some reason covered by the policy, the Insured Person must prolong their stay at the trip destination, the insurance coverages will be automatically extended without cost to the Insured person, **once only and up to a**

maximum of 7 days from the initially planned date of completion of the trip.

In the event that the Insured Party contracts a policy whose duration is more than 180 days, round trips from the contracted destination to their residence in Spain are allowed during this coverage period.

4. Geographical scope

The guarantees set forth in this Policy are valid for incidents that take place in Spain, or in Europe, or all over the world, according to what is specified in the Particular Conditions.

The European area will include the other countries on the shores of the Mediterranean: Morocco, Algeria, Tunisia, Libya, Egypt, Jordan, Israel, Palestine, Lebanon, Syria, Cyprus and Turkey.

The Medical and Health Care cover described in Article 7.1 will apply when the Insured Person is more than 50 km from their habitual residence.

The rest of the provisions covered by this policy, except the Cancellation Expenses cover, will apply when the Insured Person is more than 20 km from their habitual residence.

In any case, regardless of the distance in kilometres from their habitual residence, all covers will take effect when the Insured Person is already in the departure port, airport or station of the insured trip.

5. Sports and/or adventure activities

The following activities are understood as being within the scope of coverage of this policy, **providing they are not the main reason for the trip and are not undertaken professionally and/or as part of a competition:**

Athletics, activities in gymnasiums, ranching activities (bull-running, etc.), basketball, motorboats (with driver), bicycle rides, canoeing, curling, shooting sports/small game hunting, organised balloon trips, hiking in general, jogging, football, golf, pedalos, ball games, beach games and other beach and camping activities, go-karting, kayaking, jet skis, snowmobiles, swimming, sailing, orientation, paddle surfing, paddle tennis, paintball, tourist helicopter trips, skating, fishing, canoeing, Tibetan bridge, snowshoeing, rockodrome, 4x4 routes, Segway, hiking, snorkelling, surfing and windsurfing, tennis, rope and pulley descent, trekking **under 3,000 metres altitude**, sledging in ski resorts, sledging with dogs (mushing), equestrian tourism,

photographic safari and any other activity of similar characteristics, **providing they are previously accepted by ARAG.**

Additionally, **by paying ARAG the corresponding extra premium**, the coverage may be extended with regard to the following activities:

White-water, airsoft, canyoning, diving and underwater activities **at depths of less than 20 metres**, bouldering **up to 8 metres in height**, horse riding, sports climbing, fencing, potholing **at depths of less than 150 metres**, water-skiing, fly surfing, hydrobob, hydrospeed, kite-surfing, cycle touring, mountain biking, deep-water soloing **up to 8 metres in height**, quads, rafting, abseiling, bungee jumping, survival, trekking **up to altitudes of 5,000 metres**, and any other activity of similar characteristics that has been **previously accepted by ARAG.**

The following activities are expressly excluded from the coverage of this insurance:

Activities undertaken at an altitude of over 5,000 metres, underwater activities at depths of more than 20 metres, martial arts, aeronautic ascents or trips, big wall climbing, bobsleigh, boxing, speed or endurance races, big game hunting, track cycling, cyclocross, combat sports, sports with motor-



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bikes, alpinism, traditional climbing, solo inclusive climbing, ice climbing, skiing, winter sports, sports schools and associations, cave diving at depths of more than 150 metres, potholing in unexplored chasms, speedboats, luge, polo, rugby, motorcycle trials, skeleton and any other activity not expressly accepted by the Company.

In any case, the professional practice of any sport and/or adventure activity and the participation in official or private sports competitions, training, trials and wagers are excluded from the coverage of this insurance policy. A “competition” is understood as any occasion on which the sporting activity is undertaken within the framework of an act or event organised by a third party other than the Policyholder and/or the Insured Person. For the purposes of this policy.

6. Payment of premiums

The Policy holder is obliged to pay the premium at the time of drawing up the Contract. The following premiums must be paid on the corresponding due dates. If no other place is determined in the Specific Conditions for the payment of the premium, it must be paid at the

Policyholder’s address.

In the event of non-payment of the premium, if it is the first annual payment or the sole payment, the coverage will not take effect and the Insurer may cancel the policy or demand payment of the agreed premium. Non-payment of successive annuities will cause the suspension of the Policy’s guarantees after a month has elapsed following expiry.

The cover will always come into effect 24 hours after the day on which the Insured pays the premium.

7. Guarantees covered

In the event of an accident or illness covered under this policy, ARAG, as soon as it is notified in accordance with the procedure indicated in Article 11, will guarantee the provision of the following services:

7.1. Medical and healthcare assistance

7.1.1 ARAG, will bear the costs of the intervention of health professionals and establishments required to treat the sick or injured Party Insured **until the indicated limit in the Special Conditions of the policy,, provided that this intervention is carried out with the agreement of the Insurer’s medical team.**

The following services are expressly in-

cluded, without the list being restrictive in nature, and provided that the seriousness of the case so requires:

- a) Treatment by emergency medical teams.
- b) Complementary medical examinations.
- c) Hospitalisation, treatment and surgical procedures.
- d) Supply of medication during hospitalisation or refund of its cost for injuries or illnesses not requiring hospitalisation. **Subsequent payment for those medicines or pharmaceutical costs arising from any process of a chronic nature is excluded from this cover.**
- e) Medical care shall be provided by consultation via telephone (telemedicine) if it is accepted by the Insured. **This consultations will be provided only when the Insurer's medical team considers it, after undergoing previous triage process, that assesses that the severity of the pathology allows it.**

In the event of a life-threatening emergency resulting from an unforeseeable complication of a chronic, congenital or pre-existing illness, ARAG will **only bear the costs of urgent initial treatment carried out within the first 24 hours following hospitalization**.

Expenses covered for this reason may in no event exceed 10% of the sum insured sum for the medical treatment cover.

Except in the event of a proven emergency or force majeure, **it will be the Insurer who will decide, through their medical team, to which medical centre the Party Insured will be sent, depending on the latter's injury or illness.**

In the case of illnesses or accidents occurring within the scope of the agreed cover, if the Insurer's medical team's prognosis decides that in view of the seriousness of the Party Insured's case **long-term treatment is needed**, ARAG will transfer the Party Insured to their usual place of residence so that they may continue receiving this treatment through the usual healthcare means at their place of residence. **In the event of the Party Insured not agreeing to the above-mentioned transfer, the Insurer's obligations with regard to payment for the services covered hereunder will cease.**

Long-term treatment will be understood as being any treatment lasting longer than 60 days from the date the diagnosis was made.

7.1.2 Likewise, ARAG will bear the costs of the intervention of professionals due to severe odontological problems **up to**



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the limit indicated in the Special Conditions of the policy, these being understood as those requiring urgent treatment due to infection or trauma.

7.2. Repatriation or medicalised transportation of ill or injured persons

In the event of an accident or illness involving the Insured, ARAG will cover:

- a) Transfer costs by ambulance to the nearest clinic or hospital.
- b) Supervision by the ARAG Medical Team, in contact with the medical practitioner attending the injured or ill Insured Person, to determine the appropriate measures for the best treatment to be followed and the most suitable means for the Insured Person's eventual relocation to another more suitable hospital or to their home.
- c) The costs of transferring the injured or ill person, by the most suitable form of transport, to the specified hospital or their customary residence.

The means of transport used in each case will be decided by the ARAG Medical Team according to the urgency and seriousness of the case.

Exclusively in Europe, and always according to the criteria of ARAG's Med-

ical Team, a specially equipped medical aircraft may be used.

If the Insured is hospitalised in a hospital far from his/her home, ARAG will cover the costs of the following transfer to the same.

If the Insured does not have his/her usual residence in Spain, he/she will be taken to the place of departure of the journey in Spain.

7.3. Repatriation or transport of the other Insured

When, in application of the cover for "Medical repatriation or transportation of an ill or injured person" or "Repatriation or transportation of a deceased Insured Person", one of the Insured Persons has been repatriated or relocated due to illness, accident or death, and this prevents their spouse, ascendants or descendants in the first degree, brothers or sisters, or a companion, from continuing the trip by the initially planned means, ARAG will cover the cost of their transportation to their home or the place of hospitalisation.

In the event that persons referred to in the previous paragraph do not have their habitual residence in Spain, they will be repatriated to the place at which they began their trip in Spain.

7.4. Repatriation or transportation of dependent or disabled children

If the Insured Person repatriated or relocated in application of the cover for "Medical repatriation or transportation of an ill or injured person" is travelling alone with disabled children or dependent children under fifteen years of age, ARAG will organise and pay for the return travel expenses of an attendant or a person designated by the Insured Person to accompany the children on their return home.

In the event that persons referred to in the previous paragraph do not have their habitual residence in Spain, they will be repatriated to the place at which they began their trip in Spain.

7.5. Travel for a relative or companion in the event of hospitalisation

7.5.1 If the condition of the ill or injured Insured Person requires their hospitalisation **for more than five days**, ARAG will offer a relative of the Insured Person, or the person the Insured Person designates, a return flight (economy class) or train ticket (1st class) so that they can accompany them.

7.5.2 ARAG will pay, **on presentation of corresponding invoices**, an amount equivalent to the accommodation ex-

penses of the companion, **within the limit indicated in the Special Conditions of this contract.**

7.5.3 If the Insured Person is travelling with their disabled children or children under 18 years of age **and the period of hospitalisation is longer than one day**, ARAG will offer a relative of the Insured Person, or the person the Insured Person designates, a return flight (economy class) or train ticket (1st class) so that they can accompany the children.

However, until the relative or person designated by the Insured Person arrives, ARAG will assume the responsibility, **providing it is possible**, and the cost of the contracting a person to look after the disabled children or children under 18 years of age.

7.6. Convalescence at a hotel

If the ill or injured Insured Person is unable to return home on medical advice, ARAG will pay the hotel costs arising from the extension of the stay, **up to the limit indicated in the Special Conditions of this contract.**

7.7. Help for family members at the residence of a hospitalised Insured Party

If the Insured Person has to remain hospitalised due to illness or accident dur-



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ing the trip covered by the guarantees of this contract, and it is necessary, due to a duly justified serious and urgent reason, for a person to be present at their habitual address, ARAG will organise and pay for the return trip by scheduled flight (economy class) or train (first class) for the person designated by the Insured Person and who is resident in Spain so that they can travel to the address of the Insured Person, **up to the limit indicated in the Special Conditions of the policy.**

7.8. Repatriation or transportation of a deceased Insured

In the event of death of an Insured, ARAG will organise the transfer of the body to the place of burial in Spain and will cover its costs. These expenses shall be understood to include those of post-mortem conditioning pursuant to the legal requirements.

Burial and ceremony costs are not included.

ARAG will pay for the return of the other Insured Persons to their homes, **when this is not possible by the initially planned means.**

If the Insured does not have his/her usual residence in Spain, he/she will be taken to the place of departure of

the journey in Spain.

7.9. Travel of a family member in the event of death

7.9.1 In the event of the death of an Insured Person, ARAG will organise and pay for the travel of a relative to the place of the death, so that they can accompany the body on the repatriation journey.

7.9.2 ARAG will pay, **on presentation of corresponding invoices, an amount equivalent to the accommodation costs of the companion, within the limit indicated in the Special Conditions of this contract.**

7.10. Early return due to death of a family member

If any of Insured Persons is obliged to interrupt their trip due to the death of a relative as defined in this policy, ARAG will pay for their return travel by plane (economy class) or train (1st class) from their location to the place of burial in Spain.

Alternatively, the Insured may opt for two plane tickets (economy class) or train tickets (1st class) to his/her habitual residence in Spain.

7.11. Early return due to hospitalisation of a family member

If any of the Insured Persons is obliged to interrupt their trip due to the hospitalisation of a relative as defined in this policy, as the result of an accident or serious illness that requires their hospitalisation **for at least 5 days, and this takes place after the start date of the trip**, ARAG will pay for their transportation to the place in which they have their habitual residence in Spain.

Similarly, ARAG will pay for a second ticket for the transportation of the person who was accompanying, on the same trip, the Insured Person who had to return early, **provided that this second person is insured person under this policy.**

7.12. Early return due to a serious incident affecting the Insured's home or business premises

ARAG will provide the Insured Person with a travel ticket to return to their address in Spain, in the event that they are obliged to interrupt their trip due to severe damage to their main residence or business premises, **provided that the Insured Person is the direct operator of it or exercises a liberal profession in it, caused by fire, provided that this gave rise** to the intervention of the fire service, theft consummated and reported to the police, or serious flooding, that makes their presence essential, these situations

not being able to be resolved by close relatives or people in their trust, **provided that the event took place after the start date of the trip.**

Similarly, ARAG will pay for a second ticket for the transportation of the person who was accompanying on their trip the Insured Person who had to return early, **provided that this second person is also insured under this policy.**

The maximum financial limit of this cover is indicated in the Special Conditions of the policy.

7.13. Search, location and delivery of missing luggage

In the event of lost luggage on a scheduled flight, ARAG will put all necessary means at its disposal to locate it, inform the Insured of any news with regards the search and if applicable, deliver it to the beneficiary free of charge.

7.14. Sending of items forgotten or stolen during the trip

ARAG will organise and pay for the cost of sending any stolen and subsequently recovered objects, or items simply forgotten by the Insured Person, **up to the limit indicated in the Special Conditions, provided that the joint cost of said items exceeds that amount.**



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7.15. Delay in the delivery of checked luggage

ARAG will pay, up to the maximum limit indicated in the Special Conditions of the policy, on presentation of the corresponding invoices, the cost of the purchase of basic necessities made necessary by a delay of 12 hours or more in the delivery of checked-in luggage. In no case is this compensation accumulative with the compensation paid under the "Theft and material damage to luggage" cover.

If the delay occurs on the return trip, it will only be covered if the luggage is delayed by more than 48 hours from the arrival time.

In order to receive this compensation, the Insured must provide the corresponding receipts that specify the existence of the delay and the time, issued by the courier company.

7.16. Theft of and material damage to luggage

The compensation is guaranteed for material damage and the loss of luggage or personal belongings of the Insured Person in the case of theft. Similarly, ARAG guarantees an indemnity for the total or partial loss of the luggage caused by the transport company or damage resulting from fire or aggression that occurred

during the trip, up to the limit indicated in the Special Conditions.

Cameras and photographic equipment, telephones, sound or image registering equipment, electronic equipment as well as their accessories, are covered by up to 50% of the insured sum of the total luggage.

This compensation will always be additional to that received from the transport company and complementary. In order to claim this compensation, the receipt of payment corresponding to the transport company, as well as a detailed list of the equipment and its estimated value must be presented.

Theft or simple loss attributable to the Insured Person themselves are excluded, as are jewellery, cash, documents and objects of value, as well as sports and computer equipment.

For the purposes of this exclusion, the following is understood:

- **Jewellery:** set of gold objects, silver, pearls or precious stones.

- **Objects of value:** set of silver objects, paintings and works of art, all type of collections and furs.

Presentation of the report of robbery

to the competent authorities will be necessary in order to make payment in the event of robbery.

7.17. Delay of the trip on departure due to the means of transport and loss of services

7.17.1 When the departure of the means of public transport chosen by the Insured Person is delayed by at least 4 hours, ARAG will refund, **on presentation of the pertinent receipts and invoices**, the additional hotel, board and transportation costs resulting from the delay. **The maximum limit of coverage is established in the Particular Conditions.**

7.17.2 When, due to causes beyond the control of the trip organiser, the Insured Person must remain immobilised during the trip, ARAG will pay, on presentation of the opportune receipts and invoices, the expenses caused by said situation. **The maximum limit of coverage is established in the Particular Conditions.**

7.17.3 When the arrival of the means of public transport chosen by the Insured Person is delayed by more than 3 hours with respect to the planned schedule, ARAG will refund, **up to the limit indicated the Special Conditions**, the justified and unforeseen expenses caused by this delay, to continue or conclude the trip, **provided that these expenses**

have not been paid by the transport company responsible for the delay.

These guarantees are not accumulative or complementary, given that, the first cause of compensation due to delay having occurred, the rest are eliminated, provided that they originate from the same cause.

Costs covered by these guarantees refer, in all cases, to those incurred in the place where the delay takes place.

Social conflicts (such as strikes, lock-outs, demonstrations, sabotage or restrictions on the free movement of travellers) are excluded from this clause, in addition to the cases specified in Article 9 of the General Exclusions.

7.18. Change to initially booked services

In the event of overbooking or last-minute cancellation, either of flights or hotels, **that are beyond the control of the organisation of the agency**, ARAG will compensate each Insured Person, in accordance with the following scale:

7.18.1 **Unplanned flight departure: ARAG will compensate for every six full hours of delay, up to the limit indicated in the Special Conditions.**



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7.18.2 Departure of an unplanned alternative means of transport: ARAG will compensate **for every six full hours of delay, up to the limit indicated in the Special Conditions.**

7.18.3 For change of hotels/apartments: ARAG will compensate up to a maximum of six days for a change of hotel or apartment, provided that the alternative is of a lower category than that initially planned, and up to the limit indicated in the Special Conditions. Such circumstance should be verifiable through the presentation of the documentation regarding the contracting of the trip and that corresponding to the hotel definitively used.

The payment of compensation as a result of the application of this cover will not be cumulative with that of the cover stated in Article 7.17 Delay to the trip in the departure of the means of transport and loss of services.

As the Insurer is dealing with guarantees of compensation payments, it replaces the actions and rights of the Insured, to the limit of the amount paid, to reclaim from those responsible for the delays occurred and the change of category of hotel reserved.

Cases of social conflict (such as strikes, lock-outs, demonstrations, sabotage, constraint of free movement, etc.) are ex-

cluded, in addition to the cases specified in Article 9 of the General Exclusions.

7.19. Trip cancellation costs

ARAG guarantees, **up to the limit indicated in the Special Conditions** of the policy and with the exception of the exclusions mentioned in these General Conditions, the reimbursement of the charges for the cancellation of a trip payable by the Insured Person and that are invoiced to them due to the application of the general sales terms and conditions of the Agency, or of any of the providers of the trip, **provided that said trip is cancelled before its start date and for one of the following unexpected causes following the contracting and entering into force of the insurance:**

- 1. Due to the death or the hospitalisation, for at least one night, or serious illness or serious bodily injury of:**
 - The Insured Person or of one of their relatives, according to that established in the definition of the General Conditions of the policy.
 - The professional substitute of the Insured Person.
 - The person responsible, during the Insured Person's trip, of the custody of minors or elderly or disabled persons

in the charge of the Insured Person.

In relation to the Insured Person, serious illness is understood as an alteration to health that involves hospitalisation or the need for bedrest, **within the seven days prior to the trip, or that which, in the opinion of the Company medical team, makes the trip medically impossible on the planned date.**

A Serious Accident is understood as a bodily injury not caused intentionally by the casualty, due to the sudden action of an external cause and that, in the opinion of a medical professional, prevents the Insured Person from beginning the trip on the expected date, or one that entails the risk of death for one of the aforementioned relatives.

When the illness affects one of the aforementioned persons, other than the Insured Person, it will be understood to be serious **when it involves hospitalisation for at least one night or the need to stay in bed for a period of at least three days, in both cases provided that this is within the seven days of the beginning of the trip or entails the risk of imminent death.**

2. Due to the occurrence of a serious issue, understanding as such as damage caused by fire, flood or consummated theft, a **circumstance that must be accredited with documentary evidence**, that affects the

property of the Insured Person and makes their presence essential in their:

- Main residence.

- Professional or businesses premises.

3. Due to dismissal of the Insured from their occupational position. **This guarantee will never be effective due to a termination of a work contract, voluntary resignation or for not having passed the trial period. In all cases, the Insurance Policy must have been signed before the written notification by the Company to the employee.**

4. Due to the incorporation of the Insured Person into a new job, in a different company, **with a work contract of more than one year, provided that the incorporation occurs after the trip was booked and, therefore, after the insurance was taken out.**

5. Due to the Insured Person being called as a party or a witness in a court case.

6. Due to a call for the Insured Person, spouse or first degree relative to undergo a surgical procedure or the medical tests prior to such a procedure. (Includes organ transplant, both receptor or donor).



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7. Due to serious complications in a pregnancy that, on medical recommendation, obliges the Insured Person, her spouse, common-law partner or such a person who lives permanently with her to bedrest or hospitalisation, **provided that, in the opinion of the Company medical team, these complications constitute a serious risk to the continuity or the necessary development of the aforementioned pregnancy.**
8. Due to the Insured Person, her spouse, common-law partner or such a person who lives permanently with her giving birth prematurely.
9. Due to the legal declaration of bankruptcy proceedings of a company that prevents the Insured Person from carrying out their occupation.
10. Due to a requirement to act as polling officers for national, autonomous or municipal elections.
11. Due to the arrival of a child in adoption **during the expected dates of the trip.**
12. Due to a subpoena to appear in divorce proceedings **issued after booking the trip and coinciding with its dates.**
13. Due to an unexpected failure to issue visas for unjustified causes. **The failure to grant visas is expressly excluded when the insured person has failed to take the pertinent administrative steps within the necessary period and in the necessary form for their granting.**
14. Due to the Insured Person being detained by the police for non-criminal reasons **after the insurance had been contracted and coinciding with dates of the trip.**
15. Due to the annual tax return made in parallel, effected by the Ministry of Finance and Public Administrations that gives as a result an amount to be paid by the Insured person **of more than € 600**
16. Due to the imposition of a traffic fine the amount of which is **greater than € 600.**
17. Due to the withdrawal of the driving license, **provided that the vehicle was to be used as the means of transport for the trip and that none of the persons accompanying the Insured Person is able to substitute them in driving the vehicle.**
18. Due to attendance at official competitive examinations **called by a public authority subsequent to contracting the insurance policy.**
19. Due to the cancellation of a wedding ceremony, **provided that the insured trip was a honeymoon.**

20. Cancellation of the trip by the person who was going to accompany the Insured person on the trip and who booked at the same time as the Insured Person and is insured under this same policy, **provided that the cancellation is due to one of the causes enumerated above and that, due to this, the Insured Person would have to travel alone. In this last eventuality, ARAG will reimburse the amount of the cancellation fees to be paid by the Insured Person and that are charged to them under the general sales terms and conditions of the Agency, or of any of suppliers of the trip.**

In any case, it is an essential prerequisite that the insurance was contracted and communicated to ARAG at the time of the trip booking confirmation or within the following ten days.

Specific exclusions of the guarantee of travel cancellation costs:

In addition to that specified in Article 9 “Exclusions” of these General Conditions of the insurance, cancellation of the trip is not covered when the cause is:

a) Cosmetic treatment, treatment of a wound, contraindication of a flight, lack or contraindication of a vaccination, impossibility of following the recommended preventive medical treatment in certain destinations, vol-

untary interruption of a pregnancy, alcoholism, and consumption of drugs except when these have been prescribed by a doctor and are consumed according to the prescription.

b) Psychiatric, mental or nervous illnesses and depressions without hospitalisation or justifying hospitalisation for less than seven days.

c) Chronic and/or pre-existing illnesses or diseases, as well as their consequences, that have been treated or received medical attention in the 30 days prior to both the date of the trip booking and the date of inclusion in the insurance.

d) Participation in bets, competitions, duels, crimes or fights except in cases of legitimate self-defence.

e) Epidemics, pollution and natural disasters in the country of destination of the trip.

f) War (civil or international), declared or otherwise, mutiny, popular uprisings, acts of terrorism, effects of radioactive sources and deliberate disregard of official prohibitions.

g) Failure for any reason to present indispensable travel documents, such as passport, visa, tickets, identity card or vaccination certificate.



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h) Malicious acts and intentional self-harm, suicide or attempted suicide.

7.20. Reimbursement for holidays not enjoyed

ARAG guarantees **up to the limit indicated in the Special Conditions of the policy, and except for the exclusions mentioned in these General Conditions**, an amount per day for holidays not taken. This amount will be obtained by dividing the total price of the trip, if it is an amount lower than the guaranteed capital, or the guaranteed capital if it is above that figure, by the number of days planned for the trip, with the compensation being for the number of days of holiday not taken, **subject to proof being provided of the cost of the holiday.**

This guarantee shall be exclusively applied when the Insured person is obliged to suspend the holiday early and return home for any of the causes mentioned in the guarantee of Travel Cancellation Costs and also subject to its specific exclusions, occurring after the start of the trip and not previously known to the Insured person.

7.21. Transmission of urgent messages

ARAG will transmit any urgent messages that are requested by the Insured,

as a result of the accidents covered by these guarantees.

7.22. Sending of medications abroad

In the event that the Insured, being abroad, needs a medicament that he/she cannot purchase in this place, ARAG will locate it and ship it in the fastest way and subject to local laws.

Cases in which the medicament is no longer manufactured or is not available through the usual distribution channels in Spain are excluded.

The Insured must refund to the Insurer the cost of the medicament, upon presentation of the bill of purchase of this medicament.

7.23. Advance of economic funds abroad

In the event the Insured Person is unable to obtain funds by the initially planned means, such as travellers cheques, credit cards, bank transfer or similar, and this makes it impossible to continue the trip, ARAG will advance, **provided that a guarantee is provided that ensures repayment of the advance, an amount up to the limit indicated in the Special Conditions of the policy. In all cases, the amounts must be returned within the maximum term of thirty days.**

7.24. Procedure costs for the loss or

theft of documents

Duly justified fees for the replacement of the Insured Person's documents due to the loss or theft of credit cards, bank, travellers and petrol cheques, travel tickets, passport or visas occurring during the trip and the stays, **up to the limit indicated in the Special Conditions.**

Damage derived from the loss or robbery of objects mentioned or their incorrect use by third parties is not covered by this guarantee and consequently compensation will not be provided.

7.25. Loss of keys to usual residence

If, as a result of the loss, theft or simple mislaying of the keys to the Insured Person's home during the trip covered by this policy, it is necessary to employ the services of a locksmith to enter their property on their return from the aforementioned trip, ARAG will pay for the expenses incurred, on presentation of the invoice, **up to the limit indicated in the Special Conditions.**

7.26. Cancellation of cards

If bank or non-bank cards issued by companies in Spain are lost or stolen during the trip, ARAG, at the request of the Insured Person, agrees to request

their cancellation, **provided the Insured Person provides all the information required by the card issuing body to carry out said procedure.**

7.27. Opening and repair of safe deposit boxes

When the hotel in which the Insured Person is accommodated has charged said person the cost of having to open or repair a safety deposit box that the Insured Person was using, as a result of the loss of the key, ARAG will pay said cost **on the presentation of the opportune receipts and up to the limit established in the Special Conditions.**

7.28. Rescue of persons

ARAG guarantees to rescue injured insured persons, even, if necessary, using a helicopter, **up to the maximum limit established in Special Conditions.**

7.29. Interpreter service

If, for any of the guarantees of aid covered by this Travel Insurance Policy, the Insured should need the presence of an interpreter in a first intervention, ARAG will provide a person who will provide a correct translation of the circumstances and situations of the Insured party.

7.30. Hijacking costs

In the event of the hijacking of the means of public transport in which the insured person is travelling, ARAG will pay the cost of an alternative means of transport, **on presentation of receipts**, for the continuance of or return from the trip, **up to the limit indicated in the Special Conditions**.

7.31. Information service

If the Insured Person needs any information regarding the countries they are going to visit, for example entrance formalities such as visas and vaccinations, the economic or political system, the population, language, health situation, etc., ARAG will provide this general information, if it is requested by a phone call, reversing the charges if necessary, to the number indicated in this policy.

7.32. Defense against criminal liability abroad

ARAG guarantees the defence against criminal liability of the Insured, in the hearings that he/she attends in foreign courts in the scope of his/her private life and which are the reason for the trip which is the aim of this Insurance.

Acts caused deliberately by the Insured party according to final court

ruling are excluded.

The maximum limit for Expenses and Bail under this cover is specified in the Special Conditions of the policy.

7.33. Legal information abroad

If the Insured has a legal problem involving third parties, concerning an accident which has occurred in their private life, ARAG will put them in contact with a lawyer, if there is one in the locality in question, to arrange a meeting with the Insured, at the latter's expense.

This service will be provided only in those countries that maintain diplomatic relations with Spain, **except in cases of force majeure or in the case of an event beyond the control of the Insurer. The Insurer will not be liable for the result obtained from the legal consultation.**

7.34. Claiming damages abroad

ARAG guarantees the claim for damages that the Insured may be exposed to abroad as a pedestrian, driver of land vehicles without engine, passenger of vehicles and boats for private use and passenger of any means of transport.

Claims for damages that are the result of the non-compliance of a specific

contractual relationship between the Insured and its responsible party are not included in this guarantee.

In the event of the death of the Insured, his/her family members, heirs or beneficiaries may file the claim.

The maximum limit of Expenses for this cover is indicated in the Special Conditions of the policy.

7.35. Claims over purchase contracts abroad

ARAG guarantees the claim for the non-compliance of purchase contracts, taking place abroad with foreign companies that involve moveable property and in which the Insured forms part.

For the purposes of this guarantee, moveable property will exclusively be understood to be objects of decoration, electrical appliances, personal apparel and food, provided that they are property of the Insured and he /she uses them for personal use.

Antiques, stamp collections and jewellery or works of art whose unit value exceeds 3,000 euros are excluded from the coverage.

The maximum limit of Expenses for this guarantee is indicated in the Special Conditions of the policy.

7.36. Claims over service contracts abroad

ARAG guarantees claims for non-compliance with the following contracts for the provision of services contracted personally and directly by the Insured Person abroad with foreign companies and whose execution also takes place abroad:

- Medical and hospital services.
- Travel, tourism and hospitality industry services.
- Cleaning, laundry and dry cleaning services.
- Official household appliance repair services expressly authorised by the manufacturer.

Only service contracts which affect the private life of the Insured and those of which the latter is the holder and end beneficiary are covered.

The maximum limit of Expenses for this cover is indicated in the Special Conditions of the policy.

7.37. Extension of coverage to 'Pets'

7.37.1. Veterinary assistance in the case of an accident



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When a veterinary professional or establishment is required to care for the Insured Party's pet in the event of an accident, ARAG will reimburse any corresponding expenses **up to the limit indicated in the Particular Conditions**

The following services are expressly included, without limitation:

- Being run over
- Fights with other animals
- Breakage, trauma or internal injuries suffered by accident during the pet's normal activities (running, jumping, etc.), which are in no case chronic or degenerative.
- Traffic accidents while in a motor vehicle.
- Falls from heights that cause internal trauma or injury to the pet
- Ingestion of foreign bodies
- Injuries in general caused by a violent, sudden, external and foreign action that was unintentional.
- Gastric dilatation or gastric torsion
- Acts of mischief
- Heatstroke
- Initial examinations, x-rays, analysis and electrocardiograms.
- Anaesthesia, and other surgical interventions, medications, prostheses and/ or fibroendoscopy that are needed.
- Post-operative care and treatments, cures and clinical stay required by doctor's prescription.

7.37.2. Costs for putting down the pet in the event of an accident

ARAG will reimburse any expenses, **up to the limit indicated in the Particular Conditions**, for putting down the pet - provided that, in the opinion of the veterinarian, it is advisable because of the irreversible injuries suffered - and for the incineration of the corpse, as long as the injuries the Insured pet suffered in an accident derived from one of the following cases:

In the event of a claim, the Insured Party must submit a veterinary report to the Insurer together with the corresponding invoice for the assistance provided. The aforementioned report must include the date and time of entry into the clinic, a description of the pet, the type of accident it has

suffered, the state of the animal when it arrived at the clinic, the veterinary services provided, the treatment to be followed, the veterinarian's signature and professional reference number and the veterinary clinic data.

7.37.3. Expenses for transfer or repatriation of the pet and owner.

In the event the Insured pet has an accident or falls unexpectedly ill, the Insurer will be responsible, **upon presentation of invoices and documents that justify the expenses**, for:

- Refunding the cost of transporting the injured or ill pet, by the most suitable means, to the designated veterinary clinic or their habitual residence.
- Reimbursement of travel expenses for the owner or person looking after the pet.
- Reimbursement of travel expenses for the pet in the event its owner has an accident, becomes ill or passes away during the trip, by the most suitable means of transport, to the place of origin or the destination if the distance in this case is equivalent.

Should the Insured pet pass away, the Insurer will be responsible for the ex-

penses of the transfer of the body to the place of burial in Spain. These costs include post-mortem conditioning according to legal requirements. Similarly, the Insurer will cover the costs for the accompanying owner of the insured pet.

7.37.4. Advertising expenses in the case of going missing

ARAG will reimburse, **up to the limit indicated in the Particular Conditions**, any duly justified expenses incurred by advertisements taken out in the local press or radios in order to locate the missing pet.

7.37.5. Pet accommodation costs when the pet has been located after being missing.

ARAG will reimburse, **up to the limit indicated in Particular Conditions**, any duly justified expenses caused by the need to accommodate the missing pet after it has been found when the Insured Party or owner cannot pick it up immediately.

7.37.6. Extension of the Insured Party's stay when the pet goes missing.

ARAG will reimburse, **up to the limit indicated in Particular Conditions**, any extraordinary trip, accommodation and



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travel expenses duly justified caused because the pet has gone missing and the Insured Party is obliged to extend their initially planned stay at the destination of the trip.

7.37.7. Extension of stay in the case the pet has a serious accident.

ARAG will reimburse, **up to the limit indicated in Particular Conditions**, any extraordinary trip, accommodation and travel expenses duly justified caused because the pet suffers an accident that requires several days stay or treatment and the Insured Party is obliged to extend their initially planned stay at the destination of the trip.

7.37.8. Expenses incurred at a pet hotel or residence due to the Insured Party's hospitalisation.

ARAG will reimburse, **up to the limit indicated in Particular Conditions**, any duly justified pet accommodation expenses caused because the Insured Party is hospitalised during the trip, as long as no other insured party or accompanying traveller can look after it.

7.37.9. Costs of replacing any documentation in the case the pet is stolen or goes missing.

ARAG will reimburse, **up to the limit indicated in Particular Conditions**, any

duly justified expenses incurred from requesting pet documents (duplicates) in the case they are stolen or lost during the trip.

7.37.10 Exclusions regarding pet coverage:

- **The participation of the insured pet in organised fights, bets, challenges or sports events and shows. Canine gatherings in which any of the aforementioned activities are not carried out are not excluded.**

- **Ill-treatment, overwork or a lack, insufficiency or poor hygiene and quality of food or care of the insured pets, when these circumstances are attributable to the Insured Party.**

8. Information on the risk

The Policyholder has the duty to declare to ARAG, before the drawing up of the Contract, of any circumstances known to him/her that may affect the risk assessment, according to the questionnaire provided. He/she will be exempt from this duty if ARAG does not provide a questionnaire or when, even if this is provided, there are circumstances that may affect the risk assessment and which are not contained in it.

The Insurer may rescind the Contract after one month from the date on which it comes to their attention that the declaration by the Policyholder contains inaccurate information or that information has been withheld.

During the validity of the contract, the Insured person must communicate to the Insurer, as soon as possible, any alteration in the factors and circumstances declared in the questionnaire referred to in this article that could aggravate the risk and are of such a nature that if they had been known by the Insurer at the time of completing the contract, said contract would not have been entered into or would have been done so with more onerous conditions.

If ARAG is made aware of the risk, it may, in the term of one month, propose a modification of the Contract or proceed to its cancellation.

If there is a reduction in the risk, the Insured has the right, after the following annual payment, to a reduction in the amount of the premium in the corresponding proportion.

9. Exclusions

The guarantees contracted do not include:

a) Events caused voluntarily by the insured party or those involving fraud or gross negligence on the part of the same.

b) Illnesses, chronic, congenital and/or pre-existing diseases, as well as the consequences thereof, suffered by the Party Insured before the beginning of a journey, except those expressly covered.

c) Death by suicide or injury or illnesses resulting from attempted suicide or caused intentionally by the Insured to himself/herself, and those derived from criminal activity by the Insured.

d) Illnesses or pathological states produced by the consumption of alcohol, psychotropic drugs, hallucinogens or any other drug or substance of similar nature.

e) Cosmetic treatment and the supply or replacement of hearing aids, contact lenses, glasses, braces and prostheses in general, as well as any costs arising from births and pregnancies or any type of mental illness.

f) Injuries or illnesses arising from the Party Insured's participation in sporting wagers, competitions or trials and the practice of sporting and/or adventure activities not expressly covered.



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g) Situations that are the direct or indirect result of events caused by nuclear energy, radioactive radiation, natural disasters, riots or acts of terrorism.

h) Claims occurring in those countries which, during the Insured Party's trip or travels, are in a state of war or siege, insurrection or conflict of any kind or nature, even when they have not been officially declared. These areas are those that the Ministry of Foreign Affairs has recommended not travelling to for security reasons.

i) Injuries arising from engaging in any kind of sport professionally.

j) Rescuing people in the desert and/or at sea.

k) Any kind of medical or pharmaceutical expense less than that stipulated in the Special Conditions of the policy.

l) Use of an air ambulance except in Europe and always in accordance with the opinion of the Insurer's Medical Team.

10. Limits

ARAG will pay the described expenses **within the established limits and up to**

the maximum amount contracted for each case. Events that have the same cause and take place at the same time will be considered to be a single accident.

ARAG will be obliged to pay the amount, unless the event giving rise to the claim has been caused by the lack of good faith of the Insured person.

In any guarantees which represent the payment of an amount in cash, ARAG 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. In all cases, ARAG will pay, within 40 days counting from receipt of the declaration of the incident, the minimum amount of what it may owe, according to the circumstances known to it. If, within three months of the event that gave rise to the claim, ARAG has not paid the compensation for an unjustified cause or one that is attributable to it, the amount of the compensation will be increased by a percentage equivalent to the legal interest rate in force at the aforementioned time, incremented in turn by 50%.

11. Declaration of an incident

If an event occurs that could give rise to payment of the covered provisions,

it is an essential requirement that the Insured Person contact the emergency telephone service established by ARAG, indicating the name of the Insured Person, the policy number, the place and phone number of their location, and the type of assistance required. This call may be made reverse-charge.

12. Additional provisions

The Insurer will not accept any responsibility whatsoever for provisions that have not been requested of it or that have not been effected with its prior agreement, except for duly justified cases of force majeure.

When, in the provision of services, the direct intervention of ARAG was not possible, it will be obliged to refund the Insured Person the duly accredited expenses deriving from of such services, in a maximum period of 40 days from their submission.

13. Subrogation

Up to the amount of the sums reimbursed in compliance with the obligations arising out of this Policy, ARAG will automatically be subrogated in any rights and actions which may correspond to the Insured or their heirs and also to any other payees against natur-

al or corporate third persons as a result of the accident requiring for the service provided.

In special cases, this right may be exercised by ARAG against land, river, sea or air transport companies with regard to the total or partial replacement of the cost of the tickets not used by the Insured.

14. Limitations

Actions deriving from the insurance contract will expire after two years if it is for damage insurance and after five years if it is insurance for persons.

15. Indication

If the contents of this Policy differ from the proposal of insurance or the agreed clauses, the Policyholder may appeal to the Company within the term of one month, counting from the time of delivery of the Policy, in order to correct the existing discrepancy. If no appeal has been made after this period, the conditions included in the Policy will apply.

16. Complaints

ARAG S.E., Subsidiary in Spain, has assigned the Customer Service Depart-

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ment (c/Roger de Flor, 16, 08018– Barcelona, e-mail: dac@arag.es, website: www.arag.es) to address and resolve any complaints that are related to policyholder's legal interests and rights; they will be handled and resolved within a maximum period of one month from submission.

In case of disagreement with the resolution adopted by the Customer Service Department, or if the period of one month elapses without having received a response, the claimant may contact the General Directorate of Insurance and Pension Funds, Claims Service (Paseo de la Castellana, 44, 28046 - Madrid, telephones: 902 19 11 11 or 952 24 99 82, website: www.dgsfp.mineco.es)

Personal accident supplementary insurance

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 physical or functional loss of limbs and faculties of the Insured, the degree of which is described in these General Conditions, and of which recovery is not considered foreseeable based on the opinion of medical experts appointed according 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 following the necessary investigations and expert reports to establish the existence of the incident giving rise to the claim and, where applicable, the amount that results from it. 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 incident, the Insurer has not made reparation for the damage or paid the compensation in cash, for reasons which are not justified or are attributable to the Insurer, the compensation will be increased by a percentage equivalent to the legal interest rate in force at that time, increased in turn by 50%.

c) To obtain the payment in the event of death or permanent disability, the Insured Person or Beneficiaries should send to the Insurer the supporting documents indicated below, as applicable:

c.1. Death:

- Death certificate.
- Certificate of the General Register of Last Wills and Testaments.
- Will, if one exists.
- Certification by the executor stating whether the Will designates beneficiaries of the insurance.
- Document certifying the identity of

the beneficiaries and the executor.

- If the beneficiaries are the legal heirs, the Certificate of Declaration of Heirs issued by the competent Court will also be necessary.
- Letter of exemption from Inheritance Tax or confirmation of its payment, if applicable, duly completed by the competent administrative body.
- Medical disability certificate describing the type of disability resulting from the accident.

c.2. Permanent disability:

- Medical disability certificate describing the type of disability resulting from the accident.

Personal Accident Insurance 24 hours

The Insurer guarantees, **up to the amount indicated in the Special Conditions of the policy, except for the exclusions indicated in these General Conditions**, payment of the indemnities that may correspond in the event of death or permanent disability, **as a result of accidents occurring to the Insured Person during trips and stays away from their usual residence covered under the travel assistance insur-**



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ance to which this accident insurance is complementary.

Persons over the age of 70 years are not covered. Minors under the age of 14 years are covered for risk of death only for the amount of €3,000 for burial expenses and for the risk of permanent disability up to the amount established in the Particular Conditions.

Personal Accident Insurance exclusively on public transport

This insurance covers, **exclusively and up to the limit indicated in the special conditions of the policy**, compensation for the death and disability of the INSURED PERSON **as the result of an accident suffered on a means of public 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, turbo-prop, jet, etc.) or on cruise ships.

Persons over the age of 70 years are not covered. Minors under the age

of 14 years are covered for risk of death only for the amount of €3,000 for burial expenses and for the risk of permanent disability up to the amount established in the Particular 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 is proven that the death, immediate or occurring within one year of the occurrence of the accident, is the result of an accident whose consequences are covered by the Policy, the Insurer shall pay the sum stated in the Specific 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 impairment of both arms or both hands, or of an arm and a leg, or of a hand or a foot, or of both legs, or both feet, complete blindness, complete paralysis, or any other injury that incapacitates them 100% for all work.

b.2 Complete loss or impairment:

- Of an arm or a hand60%
- Of a leg or a foot50%

- Complete deafness40%

- Of the movement of the thumb or the index finger40%

- Loss of sight in one eye.....30%

- Loss of the thumb of the hand20%
- Loss of the index finger of the hand15%
- Deafness in one ear10%
- Loss of another finger5%

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 than 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 occurring in a state of mental derangement, paralysis, apoplexy, diabetes, alcoholism, drug addiction, disorders of the spinal cord, syphilis, AIDS, encephalitis and, in general, any injury or illness reducing the Insured Party's physical or mental capacity.



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- b) Bodily injuries resulting from criminal acts, provocations, fights - except in cases of legitimate 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) Illnesses, hernias, lumbagos, bowel obstructions, complications from varicose veins, poisoning or infections not caused directly and exclusively by an injury listed within the guarantees of this Policy.
- d) The consequences of surgical operations or unnecessary treatments for the recovery from accidents and those which belong to the care of the person themselves.
- e) The practice of following sports: speed or resistance racing, flying and air trips, climbing, cave exploration, hunting on horseback, polo, wrestling or boxing, deep sea fishing, parachuting, and any game or sports activity involving a high degree of risk.
- f) The use of a two-wheeled vehicle with an engine capacity of more than 75 c.c.
- g) The exercise of a professional activity, provided it is not of a commercial, artistic or intellectual nature.
- h) All persons that intentionally cause the accident are excluded as beneficiaries of the guarantees covered by this Policy.
- i) Situations of aggravation of an accident occurring prior to the drawing up of the contract are not included.

Maximum sum total

The maximum compensation of this Policy and for a single accident will not exceed €1,200,000.

Indemnity clause by the Insurance Compensation Consortium for losses derived from extraordinary events in the insurance of persons

In accordance with the provisions in the revised text of the legal Statute of the Insurance Compensation Consortium Act, approved by the Legislative Royal Decree 7/2004, of 29 October, and modified by the Act 12/2006, of 16 May, the policyholder of an insurance contract, of which a surcharge must be added for the aforementioned public company, has the power to arrange the coverage of the extraordinary risks

with any insurance company that meets the conditions demanded by the current legislation.

The indemnities derived from incidents caused by unexpected events occurring in Spain, and that affect the risks situated in it, and also those that occur abroad when the Insured Person has their habitual residence in Spain, will be paid by the Insurance Compensation Consortium in cases where the policyholder has paid the corresponding surcharges in its favour and one of the following situations has occurred:

- a) That the extraordinary risk covered by the Insurance Compensation Consortium is not covered by the insurance policy contracted with the insurance company.
- b) That, even though it is covered by said insurance policy, the obligations of the insuring company could not be fulfilled due to it having been declared legally bankrupt or due to it being subject a liquidation procedure intervened or assumed by the Insurance Compensation Consortium.

The Insurance Compensation Consortium will adjust its action to the provisions of the aforementioned Legal Statute, in Act 50/1980 of 8 October, for Insurance Contracts, in the Extraordinary Risk Insurance

Regulations, approved by Royal Decree 300/2004 of 20 February, and in the supplementary provisions.

Summary of the legal regulations:

1. Extraordinary events covered:

- a) The following natural phenomena: earthquakes and seaquakes, exceptional floods (including sea storms), volcanic eruptions, atypical cyclonic storms (including exceptional winds with gusts of over 120 km/h and tornados) and meteor strikes.
- b) Violent events as a result of terrorism, rebellion, sedition, mutiny and popular disturbances.
- c) Deeds or activities of the Armed Forces or the Security Forces in peacetime.

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 Consortium of Insurance Compensation is compulsory.
- c) Those caused by armed conflicts, although there has been no official dec-



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laration of war.

- d) Those deriving from nuclear power, without prejudice to that established in the Nuclear Power Act 25/1964 of 29 April.
- e) Those arising from phenomena of a different nature to those indicated in Article 1 of the Extraordinary Risks Insurance Regulations, and in particular those caused by a rise in the water table level, the movement of hillsides, landslides or land settlements, rock falls and similar phenomena, unless these were manifestly caused by the action of rainwater that, in turn, would have caused an extraordinary flood situation in the area and that occurred at the same time as said flood.
- f) Those caused by tumultuous activities occurring during the course of meetings and demonstrations carried out in accordance with Organic Law 9/1983 of 15 July, regulating of the right of assembly, as well as during the course of legally constituted strikes, unless the aforementioned activities could be categorised as extraordinary events in accordance with Article 1 of the Extraordinary Risks Insurance Regulations.
- g) Those caused by a lack of good faith on the part of the insured person.
- h) Those corresponding to incidents occur-

ring before the payment of the first premium or when, in accordance with that established in the Insurance Contracts Act, coverage by the Insurance Compensation Consortium has been suspended or the insurance has been cancelled due to a failure to pay the premiums.

- i) Incidents that, due to their magnitude and seriousness are qualified by the National Government as a "national catastrophe or calamity".

3. Scope of the coverage.

The extraordinary risks coverage will apply to the same persons and insured sums that have been established in the policy for the purposes of ordinary risks.

In life insurance policies that, in accordance with the provisions of the contract, and in accordance with the regulations governing private insurance, generate a mathematical reserve, the Consortium's coverage will refer to the risk capital for each insured person, i.e. to the difference between the insured sum and the mathematical reserve that, in accordance with the aforementioned regulations, the insurance company that issued it must have set up. The amount corresponding to the aforementioned mathematical reserve will be satisfied by said insurance company.

Procedure in the event of an incident

covered by the Insurance Compensation Consortium

In the event of an incident, the insured person, policyholder, beneficiary, or their respective legal representatives, directly or through the insurance company or insurance broker, should communicate, within seven days of having knowledge of it, the occurrence of the incident to the corresponding regional delegation of the Consortium, according to where the incident took place. The communication will be made using the form provided for that purpose, which is available on the Consortium website (www.conorseguros.es) or at its offices or from the insurance company, to which should be attached the documentation that, depending on nature of the injuries, is required.

In order to clarify any queries that you may have regarding the procedure to follow, the Insurance Compensation Consortium has available the following insurer service telephone number: 902 222 665.

Supplementary insurance for civil liability

Definitions

Insured amount:

The amounts established in the Par-

ticular and General Conditions, the maximum limit of compensation to be paid by the Insurer in the event of an accident.

Obligations of the insured person:

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 the compensation at the conclusion of the investigations and appraisals required for establishing the existence of the incident and, if applicable, the amount that results from the same. 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 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



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shall be increased by a percentage equivalent to the legal interest rate in force at that time, increased in turn by 50%.

Section 1. Civil liability coverage

The Insurer will pay, **up to the limit indicated limit in the Special Conditions**, the pecuniary compensation that, **without constituting a personal or complementary sanction of the public liability**, may be demanded of the Insured Person in accordance with Articles 1,902 to 1,910 of the Civil Code, or similar provisions under foreign legislation, as having civil liability for any bodily or material injury unintentionally caused to third parties in persons, animals or objects and **occurring during the trip covered by the travel assistance insurance which is complemented by this civil liability insurance**.

This limit includes the payment of the legal fees and expenses as well as the constitution of any legal bonds required from the Insured.

Exclusions

The following are not covered by this Insurance:

a) Any type of liability corresponding

to the Insured for driving motor vehicles, aircraft and vessels and for the use of firearms.

b) Civil Liability deriving from all professional, trade union, political or associative activity.

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 modalities, even if they are carried out at an amateur level: mountaineering, boxing, bobsleigh, caving, judo, skydiving, hang-gliding, gliding, polo, rugby, archery, yachting, martial arts and motor sports.

e) Damage to objects entrusted, for any reason, to the Insured Person.

The sum insured for this cover cannot be accumulated, in any case, with the sum insured for the public liability of the teacher, tutor or monitor of the guarantee given in Section 2 of this insurance.

Section 2. Public liability of the teacher, tutor or monitor.

In the event that the Insured Person is a teacher, tutor or monitor and, **providing that they were acting as such**

with regard to a group of people in their charge during the trip covered by the travel assistance insurance that is complemented by this civil liability insurance, the Insurer will pay, **up to the limit indicated in the Special Conditions**, the pecuniary compensation that, according to Articles 1,902 to 1,910 of the Civil Code, or similar provisions under foreign legislation, the Insured Person is obliged to satisfy, as the person responsible for the group of people in their charge on the trip, in terms of the public liability deriving from bodily or material injury caused unintentionally to third parties in people, animals or objects and **occurring during the trip covered by the travel assistance insurance which is complemented by this civil liability insurance.**

This limit includes the payment of the legal fees and expenses as well as the constitution of any legal bonds required from the Insured.

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) The Public Liability derived from

any professional (different to that derived from their position as a teacher, tutor or monitor) union, political or associative activity.

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, hang-gliding, gliding, polo, rugby, archery, yachting, martial arts and motor sports.

e) Damage to objects entrusted, for any reason, to the Insured Person.

The sum insured for this cover cannot be accumulated, in any case, with the sum insured for private civil liability by way of the cover provided for in Section 1 of this insurance.



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What do you have to do when you require our assistance?

1. Call our Operational Head office immediately (24-hour service)

- From Spain: 93 300 10 50
- From abroad: 34 93 300 10 50

If you prefer, from Spain you can call us reverse-charge via the telephone 1009, indicating to the operator the number **93 300 10 50**.

Bear in mind that to benefit from the coverages of your policy, it is essential that you request them from us previously.

2. For greater efficiency and speed, when you call us please provide the following details:

- Name of the Insured
- Policy number
- Place and phone number where you are

3. "Trip cancellation expenses": communicate the fact immediately to the trip organiser, in order to diminish the consequences of said cancellation. Advise us at ARAG of the causes, together with supporting certificates (medical, death certificates, etc.) and any invoices that they may have given rise to.

4. "Theft and material damage to luggage": provide us with a detailed description of the damage, losses or items stolen, together with supporting documents issued by the competent authority (airline, police, etc.) and any invoices that they may have given rise to.

5. In general:

- Request, save and provide us with all the certificates and invoices which may affect any of the requested guarantees.
- Do everything possible to reduce the consequences of the accident by using all the means within your reach.
- If you have any doubt, call us. We are here to help you.

