

**GENERAL CONDITIONS OF THE CONTRACT SIGNED BETWEEN GRUPO INNOVAC
SOCIEDAD DE CORREDURIA DE SEGUROS AND EUROP ASSISTANCE S.A. BRANCH
OFFICE IN
SPAIN**

INNOVAC GROUPS INCLUSION

PREVIOUS INFORMATION

In compliance with the provisions of Article 96.1 of Law 20/2015, of July 14, on the regulation, supervision and solvency of insurance and reinsurance companies and Royal Decree 1060/2015, of November 20, approving its implementing regulations, it is expressly stated for the record that the information contained in this clause has been communicated to the Policyholder prior to the conclusion of the contract.

1. That this insurance contract is entered into under the right of establishment with the Branch in Spain of the French insurance company Europ Assistance, a French joint stock company regulated by the French Insurance Code, with a share capital of 48,123,637 euros, registered under number 451 366 405 RCS Paris, and domiciled at 2 Rue de Pillet-Will, 75009 Paris, France.
2. That Europ Assistance S.A., Sucursal en España is duly registered in the Registro Administrativo de las Entidades Aseguradoras de la Dirección General de Seguros y Fondos de Pensiones under code E0243 and has its address at Paseo de la Castellana 130, Planta 2, 28046 Madrid.
3. That, without prejudice to the powers of the Directorate General of Insurance and Pension Funds (DGSFP), the Member State responsible for the supervision of the Insurance Company is France and, within that State, the Authority responsible for supervision is the Autorité de Contrôle Prudentiel et de Résolution (ACPR), with registered office at 4, Place de Budapest, CS 92459, 75436 Paris Cedex 09, France.
4. That this insurance contract is governed by what is agreed in the General, Particular and Special Conditions, if any, in accordance with the provisions of Law 50/80 of 8 October, on Insurance Contracts; the Law on Regulation, Supervision and Solvency of Insurance and Reinsurance Entities (Law 20/2015, of 14 July) and its implementing Regulations.
5. That the liquidation of Europ Assistance S.A., Sucursal en España is not subject to Spanish law. The financial and solvency report is available on the website of the insurance company.
6. That, in the event of a complaint or claim, Europ Assistance S.A., Sucursal en España places at the disposal of the Insured Parties a Claims Service whose Regulations can be consulted on the website www.europ-assistance.es.

Complaints may be filed by policyholders, insured parties, beneficiaries, injured third parties or assignees of any of the above, in the "Customer Defense" section of the website, or by writing to the Claims Service:

Claims Service

Paseo de la Castellana, 130 - 2nd Floor. 28046 Madrid.

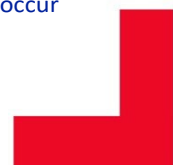
This Service, which operates autonomously, will attend to and resolve written complaints directly addressed to it within a maximum period of two months, thus complying with Order ECO/734/2004 of March 11 and Law 44/2002 of November 22.

Once the Claims Service has been exhausted, the claimant may file a complaint with the Claims Service of the Directorate General of Insurance and Pension Funds, whose address is:
Paseo de la Castellana, 44. 28046 Madrid.

7. That the contract is subject to Spanish jurisdiction, the competent judge being the one corresponding to the habitual domicile of the Insured Party.

1. OBJECT OF THE CONTRACT

The Purpose of this Policy is to guarantee the Group Travel Assistance coverages detailed therein as a consequence of a fortuitous event in the cases and under the conditions set forth in the Policy, provided that the following occur





- During the Insured's Trip
- outside Your Usual Domicile,
- within the territorial scope covered and
- during the contracted period.

We guarantee the risks included in the contracted modality with the limits indicated therein.

The guarantees of the Policy shall cease to have effect once the Insured has completed the Trip and has returned to His Usual Domicile (unless we expressly state in the guarantee itself that it ends at another time).

2. TERRITORIAL SCOPE

TERRITORIAL SCOPE OF COVERAGE

The guarantees insured by this Policy shall be valid within the territorial scope indicated in Your Individual Conditions. It shall be the area for which you have taken out the insurance policy, except for the established mileage excess or if we expressly indicate otherwise in the definition of the coverage.

When you contract the "Spain" area, you will also be entitled to assistance in Portugal, France, Morocco, Andorra and Gibraltar.

Although they are reflected in the contracted territorial scope, we do not guarantee that we can provide assistance in those countries that are in a state of war, insurrection or warlike conflicts of any kind or nature, even if they have not been officially declared. In this case We will pay You for those expenses covered and duly supported by copies of invoices and proof of payment. We reserve the right to request the originals if we deem it necessary.

This insurance provides coverage in the countries or destinations indicated in Your Policy, except in the following countries and territories: Iran, Crimea, North Korea, Syria, Belarus, Russia and the areas of Donetsk, Lugansk, Kherson and Zaporijia.

3. GUARANTEED LIMITS

The economic limits shown in each one of the guarantees of this Policy are the total maximum amounts for the entire period of validity of the Policy, unless expressly indicated otherwise. The limits shall be those corresponding to the Policy you have contracted.

4. MILEAGE ALLOWANCE

You will be covered outside of your usual residence.

5. TRAVEL TIME

The guarantees insured in this Policy shall be valid for stays of the Insured outside his Usual Domicile up to a limit of 15 consecutive days.

6. DEFINITIONS

Accident(s)/accidental

Bodily injury or material damage occurring during the validity of the Policy. It must be caused by a sudden, external and unintentional cause by the Insured.

For the purposes of the "Accident Insurance" coverage, an accident shall be deemed to be that which results in the death and total or partial disability of the Insured Party, in the terms expressed in the aforementioned

Companion

Any person other than the Insured enrolled in the same Trip contract. This person does not have to be insured unless it is indicated that he/she must be insured.

Insured, You, Your, You

The natural person listed as Insured in the Individual Conditions of the Policy. The Insured must have his Habitual Domicile in Spain. The Insured assumes the obligations arising from the Policy.

Underwriter, We, Our, Us, Our(s), We





Europ Assistance, S.A., Sucursal en España, domiciled at Paseo de la Castellana, 130, 28046 Madrid, which assumes the contractually agreed risk. Europ Assistance is authorized and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), domiciled at 4, Place de Budapest, CS 92459 Paris Cedex 09, France, and by the Directorate General of Insurance and Pension Funds of the Ministry of Economic Affairs and Digital Transformation, with regard to market conduct.

Malfunction

It is the damage that occurs to the vehicle or means of transport. This damage must be caused by internal, normal, unforeseen and unavoidable causes. This damage must immobilize it and prevent its use.

Natural disaster

Flood, earthquake, tsunami, landslide, avalanche, hurricane, tornado, fire, volcanic activity and/or any other phenomenon declared as a catastrophe by the corresponding authorities. They must have been caused by nature and not by man.

Quarantine

Temporary isolation of people to prevent the spread of an infectious disease.

Dangerous or high-risk sport/activity

Sport/ Activity that presents a real or apparent danger to the physical integrity of the person who practices it, including a risk to life.

Usual Address

The domicile declared by the Insured and located in Spain from which the Trip is made.

If the Trip does not begin or end at the Usual Domicile, We may make the transfers set forth in this Policy to the place where the Trip begins, at Our discretion.

Chronic Disease

Disease that lasts three months or more and usually progresses slowly.

Serious Illness / Serious Accident

We consider an Illness or Accident as Serious:

- requiring hospitalization for at least 24 hours (emergency room stays are not considered hospitalization) and/or
- that causes a severe lack of function of the upper and/or lower extremities at the discretion of our medical team.

We also consider as Serious Illness the diagnosis of cancer (or other illness) requiring active treatment on the dates of the trip. This diagnosis must be made after the Policy has been taken out.

Usual or minor illnesses (e.g., flu, gastroenteritis, lumbago, asthma, among others) will be considered Serious Illness when they require hospitalization (as indicated above) and the treating physician contraindicates travel in the medical report.

Pre-existing Disease

Illness, disease or injury which has been previously diagnosed or treated by a Physician or which presents symptoms. Must have been contracted or started before the Policy was taken out or which manifests itself during the course of the Trip and must require medical assistance.

Unforeseen Illness

Unforeseen alteration of a person's state of health during the Trip insured by the Policy. This alteration of health must require the assistance of a physician. Such alteration of health must be diagnosed and confirmed by a legally recognized physician or dentist. We consider Covid-19 as any other illness.





Epidemic

Any sudden and large-scale manifestation of a disease that spreads rapidly and simultaneously affects many people in the same or several geographical areas.

Luggage

The suitcase(s), bag(s) and similar, and the clothes and articles of hygiene and personal use that the Insured needs during his Trip and that are found inside.

Luggage / Sports Equipment

Items that are used for the practice of a recognized sport (e.g., rackets, balls, golf clubs).

Foreign

The country other than Spain.

Family Direct

Spouse or domestic partner duly registered in the corresponding Official Registry. Parents, parents-in-law, grandparents, grandparents-in-law, children, sons-in-law, daughters-in-law, grandchildren, grandchildren-in-law, siblings and brothers and sisters-in-law.

Force Majeure

An event that has not been caused by human will. This event must be unforeseeable or, if foreseeable, it must be unavoidable.

Group

A group of ten or more persons traveling together and included in the same Trip reservation.

Strike

Collective work stoppage by workers to achieve something or to put pressure on certain situations.

Theft

Theft of another's movable property, without violence or intimidation against persons or force on things.

Travel Destination

City, town or destination point of the insured trip.

Pandemic

Epidemic disease that spreads through many countries or attacks almost all individuals in a locality or region.

Policy

The contractual document containing the Regulatory Conditions of the Insurance. It includes the General Conditions, the Special Conditions, the Special Conditions (which personalize the risk) and the supplements or appendices that may be issued to complete or modify it.

Premium

It is the price of the insurance. The premium receipt includes the insurance price, surcharges and legally applicable taxes.

Theft

Theft of other people's movable property, with violence or intimidation against persons or with force on things.





Sabotage

Damage or destruction that is intentionally done to a service, a facility, a process, etc., as a form of struggle or protest against whoever directs them.

Siniestro

Sudden, accidental, unforeseen event, unintentional on the part of the Insured and whose damage is insured by this Policy. We shall consider as a single Loss when several damages are caused by the same cause.

Terrorism

Actual or threatened use of force or violence by any person or group of persons. This person or group of persons may act in isolation or in connection with a political, religious, ideological or similar organization. Their intent is to coerce a government or society in general.

An act of Terrorism has to be declared as such by the government of the place where it occurred.

Policyholder

The person or entity that contracts and pays the Policy to the Insurer. The Policyholder assumes the obligations that correspond to him/her and that derive from the Policy.

Travel

Travel outside the Insured's Usual Domicile, from departure to return, and for which this Policy has been contracted.

7. SPORTS AND ACTIVITIES

If You engage in sports or recreational activities during Your Trip, You will be entitled to the insurance coverage provided:

1. Do it as an amateur, not as a professional, and without remuneration.
2. The reason for Your Trip is not to practice sports or recreational activities.
3. Do not practice the sport or activity as a competition
4. The sport or activity is not dangerous or of high risk
5. The sport or activity is not expressly excluded in the insurance

policy Hiking is included.

8. EXTRAORDINARY EVENTS COVERED

Coverage is provided for medical assistance and repatriation as a consequence of claims arising from terrorist acts, war, civil war, riots, popular uprisings, revolution, excluding in any case claims based on "fear" of any of the above situations.

9. PROCEDURES IN THE EVENT OF A CLAIM

To request Assistance / Indemnification / Payment of Expenses

Make sure you have your policy number when you contact us.

24-HOUR TRAVEL ASSISTANCE

902 117 543 (from Spain) +34 91 514 99 60 (from abroad)

Tell us your policy number, name and surname, place where you are located and contact telephone number. Let us know the situation you are in and the type of assistance you need.

BAGGAGE CHARGES, DELAYS

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

Access the website and register.





Once you have done so, you will be able to create Your claim or expense claim and track its status.

REQUEST FOR AUTHORIZED PAYMENTS

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

Access the website and register.

Once you have done so, you will be able to create Your claim for compensation or payment of authorized expenses and track its status.

P.O. Box 36316 - 28020 MADRID

If we request original documents, please send them to this P.O. Box.

Our commitment:

- An experienced member of our team will attend to your request and inform you of the next steps to take;
- We will call you back when we have committed to it;
- We will keep You informed of the processing of Your application.

To submit your application:

- In each warranty, we explain the steps to follow in case you need assistance or request compensation or payment of expenses.
- Look in the warranty corresponding to what you need and make sure you have all the information or documentation that we are going to ask you for.
- Keep copies of all documentation and correspondence you send to us.

You can see the contact information in the section "How to contact us".

Important Notice

For the submission and processing of Your claim You must have Your Policy number.

Expenses incurred for supporting documents are at Your expense.

Information that must always be provided to us:

We will always ask you:

- Policy number
- Name and surname
- Contact telephone number
- Where to find you if you need assistance
- What assistance do you need

Important Information

You must make every effort to reduce the risk of any coverage under Your Policy.

Failure to take adequate precautions may result in us deducting the amount of any claim for compensation or payment of expenses, or refusing payment.

Information and conditions of your application

Your request for assistance, compensation and/or payment of expenses implies your authorization for us to:

- To undertake and act on Your behalf in the defense of any claim covered by Your Policy;
- Pursue legal proceedings on Your behalf, but at Our expense, to recover any amounts covered by Your insurance that We have paid to You;
- Obtain information about Your medical condition (with Your permission) in order to handle any request for medical assistance or in connection with the cancellation of Your Trip. We will not provide personal information to third parties without Your approval in advance.

We will not pay more than the amounts shown on Your Certificate of Insurance.





Copies of invoices and proof of payment must be submitted to us before we can pay you for any expenses. We reserve the right to request the originals if we deem it necessary.

Important Notice

The reimbursements we make are made in compliance with the provisions of Spanish law, specifically with respect to cash payments and capital outflows from the national territory.

Thus, in the event that you have paid outside Spain the costs of contingencies covered by this insurance, we will only reimburse the amount equal to or greater than 10,000 euros or its equivalent value in foreign currency if bank proof of the cash withdrawal outside Spain is provided or if it has been declared in accordance with the provisions of Article 34 of Law 10/2010 on the prevention of money laundering.

Currency

We will always pay compensation, costs or services in the currency in which the expense was incurred. In the case of currencies for which there is no exchange rate cross at the European Central Bank, we will pay in Euros. The exchange rate shall be the one available at any reputable banking institution that accepts such currency exchange.

10. INTERNATIONAL SANCTIONS

We will not provide coverage or assume any Loss, nor will We provide any benefits or services described in the policy that may expose Us to any sanction, prohibition or restriction by virtue of resolutions issued by the United Nations or trade or economic sanctions, laws or regulations of the European Union or the United States of America.

For more details, please visit the pages:

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

U.S. Travelers Clause

If You are a citizen or resident of the United States and are traveling to Cuba, it will be necessary to justify that Your trip to Cuba occurred according to the laws of the United States, in order for us to provide a service or make a payment.

11. CLAIMS

We want to offer you the best service. However, if you are not satisfied, we offer you a Complaints Service whose regulations can be consulted on the website www.europ-assistance.es, which complies with the regulations of transparency and customer protection.

Complaints may be filed by policyholders, insured parties, beneficiaries, injured third parties or assignees of any of the above, in the "Customer Defense" section of the website, or by writing to the Claims Service:

CLAIMS SERVICE

Email: reclamaciones@europ-assistance.es

Postal address: EUROP ASSISTANCE

Claims Service Paseo de la
Castellana, 130 28046
MADRID

What do you have to indicate when contacting us?

- Your name, full address, phone number and e-mail address (if you have one)
- Your policy or file number
- The reason for Your claim.
- Copy of any relevant document

How will we handle your claim?

We are committed to





- Acknowledge receipt of Your claim as soon as possible;
- Make the necessary inquiries;
- Resolve your claim within the legally established term;
- Use the information contained in Your claim to improve Our services.

What if you are not satisfied?

If you are not satisfied with our final response, you may contact the Claims Service of the Directorate General of Insurance and Pension Funds.

The contact information is:

GENERAL DIRECTORATE OF INSURANCE AND PENSION FUNDS

Web site:

<https://www.dgsfp.mineco.es/reclamaciones/http://www.dgsfp.mineco.es/es/Consumidor/Reclamaciones/Paginas/InformacionProcedimiento.aspx>

Mailing address:

Pº de la Castellana, 44
28046- MADRID

12. SUBROGATION

We are subrogated, up to the total cost of the services rendered by Us, in the rights and actions that correspond to You against any person responsible for the events that have motivated Our intervention. When the guarantees provided under this Policy are covered in whole or in part by another insurance company, by the Social Security or by any other institution or person, We shall be subrogated in Your rights and actions against the aforementioned company or institution. For these purposes You agree to actively collaborate with Us by providing any assistance or providing any document that We may deem necessary.

In any case, We shall be entitled to use or request You to surrender to Us the unused ticket (train ticket, plane ticket, etc.) when the return expenses have been borne by Us.

13. INFORMATIVE CLAUSE REGARDING THE PROCESSING OF PERSONAL DATA

DATA PROCESSING

WHO IS RESPONSIBLE FOR THE PROCESSING OF YOUR DATA?

Europ Assistance, S.A., Sucursal en España (hereinafter the "Insurance Company") NIF: W-2504100-E

Address: Paseo de la Castellana, 130, 28046 Madrid.

FOR WHAT PURPOSES WILL YOUR PERSONAL DATA BE PROCESSED?

The processing will be mixed (automated and non-automated processing) and for the following purposes:

- To carry out the fulfillment and development of the contractual relationship derived from the policy.
- Carrying out commercial and marketing activities for other products and services of the Insurance Company.
- Elaboration of customer satisfaction studies.
- Preparation, drafting and issuance of insurance documentation.
- Making of necessary appraisals after the occurrence of a loss or event covered by the policy contracted.
- To carry out any legally enforceable or contractually agreed obligation.
- Carrying out actions aimed at the prevention, detection or prosecution of fraud.

WHAT IS THE LEGITIMACY FOR THE TREATMENT?

- Execution of a contract between the Policyholder, the insured and/or beneficiaries and the Insurance Company.
- Legitimate Interest.
- Legal Obligation.





WHO ARE THE RECIPIENTS OF YOUR DATA?

- The companies of the Insurance Company Group, to manage the contractual relationship that we maintain with you.
- The bank of the Insurance Company and the companies of its Group and the bank of the owner of the data to make the direct debit order effective in accordance with the regulations in force.
- Entities acting as insurance broker or distributor for the management of insurance policies processed by such entity.
- Providers chosen by the Insurance Company whose intervention is necessary for the management of the assistance covered by the policy.
- SEPBLAC, in order to comply with the legally established requirements.
- The Directorate General of Insurance and Pension Funds, in accordance with the provisions established by law.
- The tax administration with competence in the matter for the fulfillment of strictly legal and fiscal purposes.
- The Public Administrations in relation to the competences attributed to them.
- In the case of death insurance coverage, the General Register of Last Will and Testament Acts, managed by the General Directorate of Registries and Notaries, in accordance with the applicable regulations on the matter.

COMMERCIAL COMMUNICATIONS

In accordance with the provisions of Article 21.2 of Law 34/2002, of July 11, 2002, on information society services and electronic commerce, you are hereby informed that the Insurance Company may send you information and advertising on products or services marketed by it that are similar to the one you contracted. The interested party may oppose, at any time, to the sending of such electronic commercial communications, by sending an e-mail, indicating in the subject "UNSUBSCRIBE COMMUNICATIONS" to the following address: baja.cliente@europ-assistance.es

HEALTH DATA PROCESSING

The Insurance Company informs you that, in order to manage the claims arising from the policy and the coverages included therein, it is necessary to process personal data relating to your health, whether obtained through the health questionnaire or any other that you may provide in the future during the term of the contractual relationship or that the Insurance Company may obtain from third parties (whether from public or private health centers or other health professionals, both national and international, from examinations or additional medical examinations that may be required by the Insurance Company or other public or private entities).

PROCESSING OF THIRD PARTY DATA

In the event that data relating to third parties is provided, the policyholder must have obtained the prior authorization of such third parties in relation to the transmission of the data to the Insurance Company for the purposes agreed in this document.

HOW LONG WILL WE KEEP THE DATA?

The personal data provided will be kept for the time necessary to fulfill the purpose for which they were collected and to determine the possible responsibilities that may arise from the purpose.

In this sense, the criteria that Europ Assistance S.A., Sucursal en España uses to set the data retention periods are determined in accordance with the requirements established in the applicable legislation and regulations.

In particular, the legislation on the Prevention of Money Laundering and Terrorist Financing - if applicable - establishes the obligation to retain data for a period of ten years and the commercial legislation establishes a retention period of six years from the termination of the contract entered into between the parties.

EXERCISE OF RIGHTS

The user, at any time and free of charge, may write to the address indicated in the heading of this Privacy Policy or to the following email delegadoprotdatos@europ-assistance.es, attaching a photocopy of his/her identity document, to:





- Access to your personal data and obtain confirmation as to whether Europ Assistance S.A., Sucursal en España, is processing your personal data.
- Rectify inaccurate or incomplete data.
- Request the deletion of your personal data when the data is no longer necessary for the purposes for which it was collected, or object to the processing.
- Obtain from Europ Assistance S.A., Sucursal en España, the limitation of data processing in the cases provided for in the regulations.
- Request the portability of your data.
- To revoke, if necessary, the consent given.
- Obtain human intervention, express his or her point of view and challenge automated individual decisions, including profiling, that produce legal effects on him or her or significantly affect him or her.

You may also file a complaint with the Spanish Data Protection Agency, in case you consider that your rights under data protection regulations have not been respected, located at Calle Jorge Juan 6, 28001, Madrid.

To exercise this right, the interested party may contact the Data Protection Officer (DPO):

To contact PROTECTION OF PERSONAL DATA Email:
delegadoprotdatos@europ-assistance.es Postal
address EUROP ASSISTANCE
Att: Data Protection Delegate Paseo de la
Castellana, 130
28046 MADRID

14. LEGISLATION AND JURISDICTION

You as Insured and We as Insurer submit to Spanish law and jurisdiction for the purposes of this Policy. The competent judge for the recognition of the actions derived from the Policy shall be the judge of Your Usual Domicile (that of the Insured).

15. RESPONSIBILITY

In the event of a claim, We shall not be liable for any decisions and actions You take contrary to Our instructions or those of Our Medical Service.

16. AMENDMENTS TO THE CONTRACT

No distributor, broker, agent or employee of Ours shall have authority to alter, modify or waive any of the provisions of this agreement.

17. COMMENCEMENT OF INSURANCE COVERAGE

Coverage will begin on the date indicated in the Individual Conditions of Your Policy, even if that date is later than the beginning of Your Trip.

18. WARRANTIES

1.- Medical Expenses outside the Country of Usual Domicile

You should contact Us as soon as possible so that we can arrange for assistance.

We will offer you, whenever possible, to make your medical consultation telematically with our medical team.

What medical expenses do we pay?

If You become unexpectedly ill or have an Accident during Your Trip outside the country of Your Usual Domicile, We will arrange and/or pay:

- the necessary medical expenses and diagnostic tests authorized by our medical team





- hospitalization expenses
- medications prescribed by the attending physician. We will not pay for medication for treatment that continues beyond the end of the trip or that becomes chronic in nature.
- ambulance costs ordered by a physician for a local trip

In case you are on board a cruise ship, we will only arrange and/or pay for your assistance and transfer when you are on land.

How much do we pay?

Up to the economic limit of 3,000 euros for each Insured and contracted period, during the validity of the insurance policy. The economic limits indicated for the different territorial areas cannot be accumulated.

What if you are treated at a Social Security center?

Within the limit indicated above, we will pay the portion of expenses not covered by Social Security for the items indicated above.

What happens if we do not intervene directly?

In order for us to pay your expenses, you will need to submit them to us:

- Copy of invoices and proof of payment. We reserve the right to request originals if deemed necessary. Complete medical report issued by the treating physician including symptoms, tests performed, diagnosis, treatment. We reserve the right to request medical reports with background information if we deem it necessary.

Dental Expenses

If You need dental care in an emergency, We will pay the expenses of a dentist and/or dental surgeon. We will pay **up to 30 euros up to the limit stated under "Medical expenses outside the country of Usual Domicile"**.

Excluded are: endodontics, esthetic reconstructions of previous treatments, prostheses, caps and implants.

2.- Extension of hotel stay due to Sickness or Accident

If You become unexpectedly ill or have an Accident during Your Trip and:

- you do not need to be hospitalized,
- cannot continue His Journey and,
- Our medical team recommends that you extend your stay

We will pay hotel expenses **up to a limit of 50 euros per day and for a maximum of 10 days**.

We will pay these expenses when they were not originally foreseen in Your Trip. The stay includes lodging and meals.

3.- Sanitary transfer of the sick and wounded.

When and where are we going to move you?

- If You become unexpectedly ill or have an Accident and the place where You are located does not have adequate means to treat You, We will transfer You to the nearest hospital that is equipped to treat You.
 - If You have already been discharged from the hospital, but are unable to continue Your Trip or Your scheduled trip has already been completed, We will transfer You to Your Usual Domicile.
 - If You are going to be admitted for an extended period of time, but are medically stable for travel according to Your treating physician, We will transfer You to Your referral hospital near Your Usual Domicile.
- Our medical team will always assess and authorize transfers based exclusively on medical criteria.

How are we going to transfer you?

Once You notify Us, Our physicians will contact Your treating physicians. We will assess the seriousness of Your condition in order to authorize the transfer. We will only consider medical reasons for the transfer and always respecting the international sanitary measures in force.

We will carry out such transfer using the following means:

- Medical airplane (only in Europe and countries bordering the Mediterranean)
- Train





- Medical helicopter
- Ambulance
- Regular airliner
- Any other means that our medical team considers most appropriate in each case.

Our medical team will decide which is the most convenient way.

If You refuse the transfer at the time and under the conditions decided by Our physicians We will void all warranties and expenses arising from this decision.

Transfer of mortal remains

If You die for any reason during Your Trip, We will transfer Your mortal remains or ashes to Your country of Usual Domicile.

Where will we transfer His mortal remains?

To the place of burial or cremation within the municipality of Your Usual Domicile.

What expenses do we pay?

We will pay the costs of:

- Transfer of mortal remains
- Embalming
- Mandatory minimum casket
- Administrative formalities related to the transfer

We will not pay for other related expenses, such as funeral and burial.

And in case of incineration?

In case of cremation at the place of death we will pay:

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

If for legal or organizational reasons the presence of an accompanying person is required to transport the ballot box to Your Domicile of Domicile, we will arrange and pay for the travel of one person from the country of Your Domicile of Domicile.

The round trip of this person will be made by:

- regular airline (economy class),
- train and/or
- any other means of transportation and/or connection that we consider appropriate in each case.

If the transfer is refused at the time and under the conditions decided by Us, We will void all warranties and expenses arising from this decision.

If the transfer cannot be carried out for reasons other than the organization of the transfer itself, we will pay the expenses for custody during the first fifteen (15) days.

5.- Return of the Insured Accompanying Persons to their homes

We will pay for the travel of a person, insured or uninsured, who has stayed with You or delayed return to accompany You during Your Sickness, Accident or death.

If you are traveling with more people who are also insured and it is impossible for them to return home because:

- You have had to be transferred due to unforeseen or Serious Illness or due to Accident or
- You are deceased

We will arrange and pay for the travel of such Insured Accompanying Persons to the place where the Trip started or to the hospital where You are located.

How are we going to move them?

We will carry out such transfer using the following means:

- regular airline (economy class),
- train and/or
- any other means of transportation and/or connection that we consider appropriate in each case.





6.- Forgetfulness of medications

During Your Trip abroad You need a medication that You forgot at home.

1. If you are unable to purchase it locally because it requires a prescription, we will arrange and pay for Your visit to a physician for a prescription if deemed necessary.
2. If You are unable to purchase another drug with the same active ingredient in the country where You are located, You must arrange for the purchase in the country of Your Usual Domicile and shipment.

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

We will pay the shipping costs. In order for us to pay these costs, you must send us copies of the invoices and proof of payment. We reserve the right to request the originals if we deem it necessary. Invoices or proof of payment must show the details.

7.- Transfer of a person to accompany the Insured hospitalized

If You are hospitalized for more than five days and You do not have an Immediate Family Member at Your side, We will arrange and pay for one person to travel from the country of Your Usual Domicile.

What if you are a minor?

Situation A

You are hospitalized for more than two days and do not have an Immediate Family Member at Your side. We will arrange and pay for the travel of two people from the country of Your Usual Domicile.

Situation B

You are not hospitalized, but You have to stay in the accommodation or extend Your stay in the accommodation due to a doctor's prescription and You do not have a member of Your Immediate Family at Your side. We will arrange and pay for the travel of a person from the country of Your Usual Domicile to accompany You from the time You have to be left alone.

How are we going to transfer you?

The round trip of this person (or persons) will be made by:

- regular airline (economy class),
- train and/or

any other means of transportation and/or connection that we consider appropriate in each case.

8.- Expenses for the stay of a person to accompany the Insured in hospital

If you are hospitalized for more than five days and You do not have a member of Your immediate family at Your side, We will pay for the hotel stay of a person traveling from Your Usual Domicile to accompany You.

What if you are a minor?

Situation A

You are hospitalized for more than two days and do not have an immediate family member at Your side. We will arrange and pay for the travel of two people from the country of Your Usual Domicile.

Situation B

You are not hospitalized, but You are required to stay in or extend Your stay in the hotel for medical reasons and You do not have an Immediate Family Member at Your side. We will pay for the hotel stay of the person accompanying You from the time You have to stay alone.

We will pay hotel expenses **up to a limit of 50 euros per day and for a maximum of 10 days**. The stay includes accommodation and meals.

If we do not manage it, it is necessary that your companion sends us the original invoices or a copy of them and the proof of payment so that we can pay these expenses.

9.- Return of the Insured in case of death of a Direct Relative

If during Your Trip an Immediate Family Member of Yours dies in the country of Your Usual Domicile, we will arrange and pay for the trip so that You can return to Your Usual Domicile sooner.

How are we going to transfer you?

The trip will take place in:

- regular airline (economy class),
- train and/or





- any other means of transportation and/or connection that we consider appropriate in each case.

When can we help you?

We will only pay for Your transfer if:

- Your scheduled return trip is not on the day after the day of this request
- The trip is made within 7 days of death.

We will organize the trip according to our criteria and taking into account the availability of transportation.

10.- Early return due to a serious accident

If during Your Trip a serious loss occurs at Your Usual Domicile or Your business premises, We will pay for a round trip for You to return to Your Usual Domicile at:

- regular airline (economy class),
- train and/or
- any other means of transportation and/or connection that we consider appropriate in each case.

In the event of a serious loss at Your business premises, We will pay for the trip only if Your presence is essential and You cannot be replaced by a third party.

What is a major loss?

It is caused by fire, theft, explosion, flood or the forces of nature.

11.- Return of the Insured in case of hospitalization of a member of the Direct Relative

If during Your Trip Your Immediate Family Member is unexpectedly and unscheduled hospitalized in the country of Your Usual Domicile, we will arrange and pay for a trip to the place of hospitalization in the country of Your Usual Domicile:

- regular airline (economy class),
- train and/or
- any other means of transportation and/or connection that we deem appropriate.

The hospitalization must have occurred after You have started the Trip. The reason for hospitalization must be due to Accident or Serious Illness and must have an expected duration of more than 5 days.

12.- Telephone medical guidance

Do you have medical questions?

Call us if you have medical questions, such as understanding test results, or if you need information about medications. Our physicians will answer your questions and advise you, but cannot order treatment or make a diagnosis.

Service hours:

From 9:00 a.m. to 7:00 p.m. daily (Spanish peninsular time).

13.- Medical Expenses in Country of Usual Domicile

You should contact Us as soon as possible so that we can arrange for assistance.

We will offer you, whenever possible, to make your medical consultation telematically with our medical team.

What medical expenses do we pay?

If You become unexpectedly ill or have an Accident during Your trip in the country of Your Usual Domicile, We will arrange and/or pay:

- the necessary medical expenses and diagnostic tests authorized by our medical team
- hospitalization expenses
- medications prescribed by the attending physician. We will not pay for medication for treatment that continues beyond the end of the trip or that becomes chronic in nature.
- ambulance expenses ordered by a physician for a local trip





In case you are on board a cruise ship, we will only arrange and/or pay for your assistance and transfer when you are on land.

How much do we pay?

Up to a limit of 1,000 euros for each insured and contracted period, during the validity of the insurance policy. The economic limits indicated for the different territorial areas cannot be accumulated.

What if you are treated at a Social Security center?

Within the limit indicated above, we will pay the portion of expenses not covered by Social Security for the items indicated above.

What happens if we do not intervene directly?

In order for us to pay your expenses, you will need to submit them to us:

- Copy of invoices and proof of payment. We reserve the right to request originals if deemed necessary.
- Complete medical report issued by the treating physician including symptoms, tests performed, diagnosis, treatment. We reserve the right to request medical reports with background information if we deem it necessary.

14.- Baggage search and location

If during Your Trip, the airline loses Your Baggage or delays its delivery:

- We will assist you in the management of search and location, and
- We will inform you on how to submit the claim to the airline.

15.- Loss, damage and theft of Checked Baggage

We will indemnify you **up to a maximum limit of 200 euros**.

For each item we will deduct 10% of the purchase price for each year of age. We apply this reduction as a result of wear and tear.

In which cases will we indemnify you?

- When the airline permanently loses Your Checked Baggage or causes serious damage to it.
- When Your Baggage or part of it is stolen while checked in. In order for us to indemnify you, you must send us:
 - a detailed and valued list of the lost, damaged or stolen items. You must also indicate the date of purchase.
 - the Baggage check-in tag
 - the proof of loss or damage issued by the airline (P.I.R.)
 - the document stating the airline's decision on Your case (whether or not You have been compensated and how much You have been compensated)
 - in case of theft, the report made to the police or corresponding authorities at the place where the theft occurred.

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

We will not indemnify for:

- **theft or simple misplacement of Baggage**
- **Unchecked Baggage,**
- **the integral parts or accessories of an object (e.g., the lens cap of a camera),**
- **electronic and digital equipment,**
- **money, jewelry,**
- **documents.**

What are valuables?

Jewelry, watches, objects of noble metals, furs, paintings, objects of art, silver and precious metalwork, unique objects, cameras and accessories for radio, recording or reproduction of sound or image, as well as their accessories, computer equipment of all kinds, mobile telephones, models and remote-controlled accessories. **The indemnity corresponding to valuables shall not exceed 50% of the total amount that we shall indemnify for all Your Baggage.**





16.- Professional Liability

If during Your Trip You or Your Dependants are responsible for causing damage to a third party, We will pay compensation **up to a maximum limit of 60,000 euros.**

What indemnities will we pay?

We will pay economic indemnities according to Spanish law (articles 1902 to 1910 of the Civil Code) or equivalent foreign laws.

This includes indemnities, payment of legal costs and expenses and bail bonds. These indemnities are the ones you have to pay:

- a) when acting as a monitor, teacher, tutor or guide responsible for the group he/she is accompanying on the trip, and
- b) is civilly liable for bodily injury or damage to property unintentionally caused to persons, animals or things by his or her dependants

We will not pay when the damage is caused to You, the Policyholder or the other Insureds of this policy. Nor to the following persons whose relationship to any of them is:

- Spouse or domestic partner
- Ascendants or descendants
- Any family member living in the same household
- Partners or employees.

Any person who has any kind of dependence on them.

Excluded:

- **Any liability you may incur for driving motor vehicles, aircraft or watercraft, or for the use of firearms.**
- **Liability for professional, union, political or associative activities.**
- **Any liability for the practice of dangerous or high-risk sports activities.**
- **Fines or sanctions imposed by a Court or Authority.**
- **Damage to objects entrusted to you.**

17.- Communication expenses

We will pay You for the costs You incur in contacting Us when You need assistance. These expenses are those related to telephone calls, faxes or similar procedures.

In order for us to pay you for these expenses, you must send us copies of the invoices and proof of payment. We reserve the right to request the originals if we deem it necessary. Invoices or receipts must show the details.

18.- Medical guidance by chat

Do you have medical questions?

Through Chat we will solve your medical questions such as, for example, to understand the results of some analysis, or if you need information about medications.

Our doctors will answer your questions and advise you, and in certain cases and depending on your pathology, may prescribe a series of recommendations for your symptoms.

Service hours:

From 9:00 to 22:00 every Monday to Sunday (Spanish peninsular time).

19.- Medical Video Guidance

Do you have medical questions?

Through Videocall we will solve your medical questions such as, for example, to understand the results of some analysis, or if you need information about medications.

Our doctors will answer your questions and advise you, and in certain cases and depending on your pathology, may prescribe a series of recommendations for your symptoms.





Service hours:

From 9:00 to 22:00 every Monday to Sunday (Spanish peninsular time).

19. GENERAL EXCLUSIONS

Important Notice

You will not be covered by this Policy if You are traveling to a country, region or area to which a governmental authority of Your country of Usual Domicile has recommended not to travel or to travel only on an essential basis. Unless expressly included in the corresponding coverage, the damages, situations, expenses and consequences derived from the following are excluded from the insured guarantees:

- 1) Events occurring prior to the inception of the Policy.
- 2) Fraudulent acts of the Insured, Policyholder and/or beneficiaries of the Policy.
- 3) Pre-existing or chronic illnesses, injuries or conditions, suffered by You prior to the contracting of the Policy that manifest themselves during the course of the Trip and require medical assistance for this reason.
- 4) Mental illnesses, preventive medical check-ups, thermal cures, cosmetic surgery and those cases in which the purpose of the Trip is to receive medical treatment or surgery, alternative medicine treatments (homeopathic, naturopathic, etc.), expenses derived from physiotherapeutic and/or rehabilitating treatments, as well as those related to these.
- 5) Your suicide, attempted suicide or self-injury.
- 6) Epidemics; Pandemics; infectious diseases of sudden onset, large scale and rapid spread in the population. Quarantines arising from any of the causes described above are also excluded.
- 7) Diseases caused by pollution and/or atmospheric contamination.
- 8) Illnesses or accidents resulting from the consumption of alcoholic beverages, narcotics, drugs or medications, unless the latter have been prescribed by a physician.
- 9) The diagnosis, follow-up and treatment of pregnancy, voluntary interruption of pregnancy and childbirth, except in the case of urgent care and always prior to the 26th week of gestation.
- 10) The sanitary transfer of the sick or injured due to conditions or injuries that can be treated "in situ".
- 11) Waiver, delay or voluntary advance payment by You of the medical transfer proposed by Us and agreed upon by Our medical service.
- 12) The cost of glasses and contact lenses, as well as the acquisition, implantation-replacement, extraction and/or repair of prostheses (understood as any element that replaces or restores the functionality of an organ or part of the body), anatomical pieces, osteosynthesis material and orthopedic material with a cost of more than 100 euros.
- 13) Endodontics, esthetic reconstructions of previous dental treatments, prostheses, caps and dental implants.
- 14) In particular, reimbursement of medical, surgical and pharmaceutical expenses of less than 50 euros is excluded.
- 15) Rescue of people in mountain, abyss, sea or desert.
- 16) Acts of recklessness or gross negligence; expenses arising from criminal acts and from Your participation in bets, challenges, or fights, except in cases of self-defense and/or when Your life is at risk.
- 17) Consequences derived from driving vehicles on roads that are not ordinary or not suitable for circulation.
- 18) Your participation as a professional in any sporting activity.
- 19) The consequences derived from the practice of winter sports.
- 20) The practice of any sporting and/or adventure activity, professionally or for which remuneration is received (including training). These practices are also excluded when the Insured participates in official or federated competitions.

It is also excluded as an amateur, the practice of:

- Driving motor vehicles in races or rallies
- Boxing, weightlifting, wrestling (different classes), martial arts, etc.
- All types of mountaineering, glacier access, caving, rafting, bungee jumping, hydrospeed, canyoning, etc.
- Nautical, underwater and scuba diving sports





- **Hunting**
 - **Equestrian**
 - **Aerial sports in general (such as skydiving, hang gliding, balloon ascension, aerostation, free flight, gliding or the like)**
 - **Bullfighting, bullfighting, running of the bulls and any participation in bullfighting shows;**
- In general, any clearly dangerous or high-risk sport or recreational activity is excluded.**
- 21) Theft or simple loss of objects, money, jewelry, documents and theft of luggage or personal items found in vehicles or tents.**
- 22) We will not indemnify separately the parts that make up an object or its accessories.**
- 23) We shall not indemnify for damages resulting from the loss or theft of the aforementioned valuables or their improper use by third parties.**
- 24) Reimbursement of passport issuance costs is excluded if you do not present proof issued by the consulate of the country where the loss occurred.**
- 25) Overbooking, except for what we indicate in the coverage "Travel delay due to overbooking in air transportation".**
- 26) Compensation for delays on non-scheduled flights is excluded.**
- 27) Any event resulting from your failure to check in at the point of departure when you should have done so.**
- 28) Any cause that causes You to cancel the contracted Trip is expressly excluded if it is not described as a covered cause in the corresponding article.**
- 29) Trip cancellation due to lack of vaccination, inability to be vaccinated or inability to follow the medical treatment required for travel to certain countries.**
- 30) Failure to present or forget the documents required for travel, such as passport, visa (unless not granted for unjustified reasons), tickets or cards and/or expired.**
- 31) Any meteorological circumstance that implies not being able to carry out the activity planned for the Trip, except for the coverage of the official declaration of a catastrophic zone.**
- 32) Any cause that cannot be proven by all the documents that justify the reason for the cancellation of the Trip, course or activity.**
- 33) Cancellation due to any non-serious illness, except those expressly covered.**
- 34) Wars, demonstrations, insurrections, tumultuous popular movements, acts of Terrorism, Sabotage and Strikes, whether officially declared or not.**
- 35) The transmutation of the nucleus of the atom, as well as radiation caused by the artificial acceleration of atomic particles.**
- 36) Earthquakes, floods, volcanic eruptions and, in general, those resulting from the unleashing of the forces of nature. Any other extraordinary catastrophic phenomenon or event that due to its magnitude or seriousness is qualified as a catastrophe or calamity.**
- 37) Your desire not to travel or not to be enjoying your trip.**
- 38) Any person who does not appear as an Insured in the Policy.**
- 39) Failure to comply with laws or regulations in effect at the time of the occurrence.**

Important clarification

The purpose of this Policy is to cover only the insured persons. Check that all persons traveling have insurance to cover Your needs.

This includes cases where You have paid for additional costs. For example, You have paid for Your accommodation expenses and those of another person who is not insured. If We have to pay these expenses to You, We will only pay those expenses for You.

The only exception is if You suffer an Accident or Unforeseen Illness during the Trip and Our medical service authorizes a person to stay with You.





20. COVID COVERAGE 19

ASSISTANCE

We consider COVID-19 as any other illness. Therefore, our Assistance coverages include COVID-19 as an additional illness.

However, we exclude the consequences of movement restrictions as a result of the Covid pandemic (confinements, border closures, state of emergency, general quarantines, etc.).

The maximum amount of the expenses we pay in each case is the amount indicated in the affected guarantees of the Policy contracted.

What Your Policy

Covers Important

Clarification

You will be entitled to the coverages indicated, provided that they are included in the policy You have taken out. It is possible that some of the coverages described below are not included in Your policy and, therefore, You will not be entitled to them.

Please read Your policy carefully.

- Medical / hospital care if you become ill due to COVID-19
- Diagnostic test (PCR) to confirm COVID-19 infection if:
 - You have symptoms
 - You have no symptoms, but are required to go to a hospital or medical center to be treated for another illness or an accident.
- Return transfer to Your home if You are unable to return by the means provided because You have been ill from COVID-19
- Transfer of remains if You die from COVID-19. Provided there are no legal, governmental or sanitary impediments.
- Extension of hotel stay / accommodation if you are sick, but do not need hospitalization Hotel stay must be prescribed by a physician.
- Early return if a member of your immediate family:
 - Dies from COVID-19 or
 - He is hospitalized for COVID-19

What Your Policy Does Not Cover

- **Return transfer to Your Usual Domicile if You are not sick, but cannot return by the means foreseen due to the pandemic situation (e.g. border or airport closures, flight cancellations).**
- **Extension of hotel stay if you are not ill, even if the authorities have ordered confinement or restricted mobility.**
- **Early return if a Direct Family Member of Yours is ill with COVID-19 asymptomatic or with a disease process that does not require hospitalization.**
- **Cost of diagnostic test (PCR):**
 - **if you do not have symptoms,**
 - **if they are not required to treat you for any other illness or for an accident or**
 - **if requested by the authorities of the country where you are located after you have passed the COVID-19 Quarantine or have recovered from the disease.**
- **The resort / hotel where you are staying is placed under full quarantine.**

