

SUMMARY OF COVERAGE

Medical expenses abroad	950 €
Medical expenses in the Insured's country of habitual residence	650 €
Dental expenses	60 €
Medical transfer of the sick and injured	Including
Transfer of mortal remains	Including
Repatriation or transfer of two accompanying persons	Including
Accompanying minors or dependents	Including
Loss, damage and theft of baggage	75 €

DESCRIPTION OF RISKS COVERED AND EXTENT OF COVERAGE**Medical expenses abroad:**

In case of unforeseeable illness or accident during a trip outside the Insured's country of nationality and/or habitual residence, the Insurer shall pay the following expenses: medical, surgical, hospitalization and/or pharmaceutical expenses prescribed by a physician, **up to 950€.**

Expenses incurred by the Insured once he/she has returned home or to a health center in his/her country of nationality or residence are not included, nor those arising from medical or surgical treatments not necessary in the opinion of the Insurer's medical team, or whose performance may be delayed until the Insured's return home.

Medical expenses in the Insured's country of habitual residence:

In case of unforeseeable illness or accident during a trip within the Insured's country of nationality and/or habitual residence, the Insurer shall pay the following expenses: medical, surgical, hospitalization and/or pharmaceutical expenses prescribed by a physician, **up to 650€.**

Expenses incurred by the Insured once he/she has returned to his/her usual place of residence or to a nearby health center are not included, nor are those arising from medical or surgical treatments not necessary in the opinion of the Insurer's medical team, or whose performance may be delayed until the Insured's return home.

Dental expenses:

In the event that any of the Insured should require emergency dental care during a trip abroad, the Insurer will assume, **up to €60**, the expenses strictly necessary to alleviate the pain.

Sanitary transfer of the sick or injured:

The Insurer shall bear the transportation expenses of the Insured when, in the course of a trip covered by the policy, they suffer an unforeseeable illness or an accident. It shall place at their disposal its own medical team which, in contact with the attending physician, shall determine the need and the most suitable means for their transfer to the nearest hospital and their subsequent return to their usual place of residence, using for this purpose a regular airplane, mobile unit, medical plane, etc., if the urgency and seriousness of the case so require.

The transfer and means of transport shall be decided by the Insurer's medical team, and the Insurer shall be exempt from any liability and payment if its instructions are not complied with. Only medical requirements shall be taken into account when choosing the means of transportation and the hospital where the Insured shall be admitted.

Repatriations due to aggravation of pre-existing conditions will be covered.

If the Insured refuses to be transferred at the time and under the conditions determined by the medical service, all guarantees and expenses resulting from such decision shall be automatically suspended.

Transfer of mortal remains:

If any of the Insured should die in the course of a trip covered by the policy, the Insurer shall organize and pay for the transfer of the body to the place of burial in the country of habitual residence, without this policy covering the expenses of the burial itself. The costs of post-mortem preparation (such as embalming and the minimum coffin required for the transfer) in accordance with legal requirements shall also be covered. **Burial and ceremony expenses are not covered.**

Repatriation or transfer of two companions:

The Insurer will cover the cost of transporting two insured companions on the trip to the Insured's usual place of residence or to the place of burial in the country of usual residence, or at its choice, to the destination of the trip, provided that the cost does not exceed the cost of returning home and when the means of transport are not sufficient to cover the cost of the trip.

The Insured may not be able to use the insurance coverage initially planned for their return or continuation of their trip as a consequence of the medical transfer or death of the Insured.

Likewise, their lodging expenses will be covered until the transfer takes place, in a hotel of up to 4 stars or equivalent and for a maximum of 10 days, provided that the previously contracted accommodations could not be used.

Accompanying minors or dependent persons:

If during a trip, any of the Insured should die or be transferred to a hospital as a consequence of an accident or unforeseeable illness, traveling with minors under eighteen years of age or with disabled persons, and if none of the companions, if any, can take care of them, the Insurer shall assume the expenses incurred for the travel of a relative or a person to accompany them on their return to their usual place of residence, and shall also pay for their return ticket.

Exclusions with respect to medical expenses and repatriation guarantees

- a) Illnesses or injuries prior to the beginning of the trip, those produced as a consequence of chronic illnesses, their complications or relapses (except as referred to in the Health Transfer), and those derived from criminal actions directly or indirectly attributable to the Insured or their companions.
- b) Expenses for prostheses, implants, glasses or contact lenses and orthopedic material. Dental consultations and treatments (not contemplated in this contract); experimental surgeries and treatments not recognized by official medical science in Spain. Psychological, psychoanalytic or psychotherapeutic consultations and treatments; sleep or rest cures and spa treatment. Aesthetic, rehabilitation or preventive medicine treatments.
- c) Voluntary interruption of pregnancy and childbirth.
- d) Complications occurring during pregnancy, after the 29th week.
- e) Any type of mental or nervous illness, even if transitory; accidents caused as a consequence of their condition and the treatment of their derived injuries.
- f) Accidents or injuries resulting from the practice of sports or dangerous activities.

g) Injuries sustained during the practice of any professional activity of a manual nature.

h) Illnesses or injuries occurring as a consequence of the Insured not having taken all the necessary preventive measures to avoid them, such as vaccinations and other appropriate health recommendations, including the medical prescriptions that have been recommended to him/her.

i) Additional expenses arising from accommodation in individual or private rooms in hospitals.

j) Illnesses or injuries occurring when the Insured takes a trip against medical advice, when the trip is contraindicated due to any pathology prior to the trip, those arising directly or indirectly from complications occurring during the entire course of the pregnancy if the Insured has suffered complications in previous pregnancies, as well as health or medical expenses incurred by the Insured without prior authorization from the Insurer's medical service.

k) Illnesses or accidents that are being treated or have medical care within 30 days prior to the start of the trip.

l) Expenses derived from injuries suffered as a result of participation in any type of bullfighting event.

m) The transfer of the wounded by medical aircraft outside the European area and countries bordering the Mediterranean.

Loss, damage and theft of luggage:

The Insurer shall be responsible, **up to 75€**, for the reimbursement of damages and material losses suffered by the Insured's luggage or personal effects occurring during the course of the trip, as a consequence of:

- Theft, understood for the purposes of this guarantee as theft committed by means of violence or intimidation to persons, or force in things.
- Damage caused directly by fire or theft.
- Definitive loss, total or partial, caused by the carrier.

Cameras, photographic, radio, sound or image recording accessories, as well as their accessories, are covered up to 50% of the sum insured on the baggage as a whole.

This reimbursement shall **always be in excess of those received from the transportation company and on a complementary basis**, and in order to collect the reimbursement, proof of having received the corresponding indemnity from the transportation company must be submitted, as well as a detailed list of the luggage and its estimated value. Said reimbursement shall be determined on the basis of the replacement value on the day of the loss, less depreciation due to use.

In order to make the benefit effective in case of theft, it will be necessary to file a prior report with the competent authorities.

The INSURER reserves the right to request the INSURED to submit reasonable evidence or documents in order to make the payment of this benefit effective.

Exclusions with respect to baggage warranties

- a) **Merchandise, material of a professional nature, travel tickets, collections, securities of any nature, identity documents and, in general, all paper documents and securities, credit cards, money, jewelry, any content stored on electronic and/or computer media, documents recorded on magnetic strips or filmed. For these purposes, personal computers are not considered as professional material.**
- b) **Losses resulting from an object that has not been delivered to the custody of a carrier that has been lost or forgotten by the Insured.**
- c) **Damage due to normal wear and tear, inherent defect, or the action of the weather.**
- d) **Theft while camping, caravanning, or in any other non-fixed accommodation.**
- e) **Damage suffered by baggage that is not sufficiently packed or identified, as well as fragile baggage or perishable products.**
- f) **Theft.**