

Travel Assistance Insurance

Pre-contractual document containing information about the insurance product



Insurer: Europ Assistance España S.A de Seguros y Reasegurados

Product: 4NJ BARCELO OPCIONAL EVELOP

Broker: INTERMUNDIAL XXI S.L.U. Correduría de Seguros (RDGSFP J-1541)



This information document is a summary of the main terms and conditions of the insurance. The full precontractual and contractual information relating to the product shall be provided in other documents.

What does this type of insurance consist of?

Subject to the stipulated limits, this insurance guarantees travel assistance cover for leisure, study or professional reasons within the territorial scope purchased. For policies issued as of July 1, 2020, we consider Covid19 to be equivalent to any other illness covered under this insurance.



What is insured?

Medical expenses as a consequence of sudden illness or accident away from the Country of the Usual Place of Residence (Includes Covid 19). up to 42.000 Euros

✓ Cost of hotel stay of a relocated companion up to 700 Euros

✓ Medical expenses as a consequence of sudden illness or accident in the Country of the Usual Place of Residence up to 9.000 Euros

✓ Medical transfer of sick and injured

✓ Curtailment affecting the Insured Party due to insured loss at home

✓ Curtailment for insured person due to death of immediate family member

✓ Curtailment for insured companions

✓ Return of insured person due to death of immediate family member

✓ Extension of hotel stay due to illness or accident.

✓ Relocation of a person to accompany the hospitalised insured party.

✓ Transfer of mortal remains



What is not insured?

The main risks excluded from this insurance consist of the damages, situations, expenses and consequences derived from:

✗ Preexisting or chronic illnesses, injuries or conditions suffered by the Insured Person prior to the commencement of travel which reveal themselves during the course of travel itself.

✗ Epidemics pandemics

✗ Infectious diseases that appear suddenly, are widescale and spread rapidly through the population

✗ Illnesses caused by atmospheric pollution and/or contamination. Quarantine periods derived from any of the aforementioned causes are likewise excluded.

✗ Mental illness, preventative medical checkups, heat treatment, cosmetic surgery and those cases in which the purpose of Travel is medical treatment or surgical intervention, alternative and complementary medical treatments (homoeopathy, etc.), the expenditure derived from physiotherapy and/or rehabilitation as well as related items.

✗ Abortion, births and the diagnosis, followup and treatment of pregnancy are likewise excluded other than for urgent medical care and always prior to the six month thereof.

✗ Fraudulent activity on the part of the policyholder, Insured Person, beneficiaries or assignees thereof.

✗ Events related to issues occurring prior to the entry into force of the policy.

✗ Wars, demonstrations, insurrections, civil disturbance, acts of terrorism, sabotage and strikes, whether officially declared or otherwise.

✗ Earthquakes, flooding, volcanic eruptions and, in general, anything that is triggered by the forces of nature.



Are there any restrictions regarding coverage?

Yes, there are restrictions regarding coverage in the following cases:

! Risks arising beyond the covered territorial scope indicated in the Specific Terms and Conditions of the policy or within the stipulated distance exclusion.

! Actions on the part of the Insured Person that are contrary to the instructions given by the Insurer.

! We provide cover solely up to the limit of the amount insured.

! The insurance excess stipulated in the policy.



Where am I covered?

✓ WORLDWIDE (EXCL. USA & CANADA)



What are my obligations?

- To pay the premium.
- To notify the insured loss within a maximum time frame of 7 days.
- To minimise the consequences of the insured loss.
- To notify the insurer of any circumstance known to the Insured Party that alters the risk.



When and how am I required to make my payments??

Payment must be made at the time of subscription to the policy and by the means indicated therein.



When does cover begin and end?

In the event of having purchased assistance coverage, this begins and ends on the purchased dates shown in the Specific Terms and Conditions of the policy.



How may I terminate my contract??

The term of the contract is that which appears in the policy. In the event of automatic extension, you are entitled to express your objection thereto in writing to the Insurer at least one month prior to the expiry of the policy or any extension thereof.

You are entitled to request the cancellation of the policy at any time prior to the entry into force thereof.

In the case of travel insurance for a duration exceeding 30 days, the insured person is entitled to cancel the policy following commencement of the insured term provided that this right is exercised within the first 14 days as of the entry into force thereof.

This document is a translation of the original in Spanish.

In the event of any uncertainty or disagreement regarding interpretation, the original document in Spanish shall prevail.