

Travel Assistance Insurance

Pre-contractual document containing information about the insurance product



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

Product: 0FA BARCELO PLUS 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 100.000 Euros
- ✓ Extension of hotel stay due to illness or accident. up to 2.000 Euros
- ✓ Cost of hotel stay of a relocated companion up to 1.000 Euros
- ✓ Burial service up to 3000 Euros
- ✓ Hospitalisation expenses of relocated companion up to 3.000 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
- ✓ Advance of funds. up to 1.000 Euros
- ✓ Costs of opening and repairing safes and secure deposit boxes up to 50 Euros
- ✓ Charges for cancellation of travel prior to commencement (according to purchase) up to 2500 Euros
- ✓ Loss, damage and theft of checked baggage. up to 1350 Euros
- ✓ Travel delays up to 100 Euros
- ✓ Curtailment of travel (according to purchase) up to 400 Euros
- ✓ Personal civil liability up to 45.000 Euros
- ✓ Accident insurance up to 15000 Euros
- ✓ Damage and theft of unchecked baggage up to 1.200 Euros
- ✓ Loss of keys to the place of residence up to 50 Euros
- ✓ Means of transport missed due to accident "en route" up to 100 Euros
- ✓ Extension of stay due to the declaration of a state of emergency or warning of border closures up to 500 Euros
- ✓ Access to VIP services in airports up to 50 Euros
- ✓ Curtailment for insured companions
- ✓ Curtailment for insured person due to death of immediate family member
- ✓ Forgotten medication
- ✓ Curtailment affecting the Insured Party due to insured loss at home
- ✓ Legal counselling by telephone
- ✓ Telephone interpreter service abroad
- ✓ Medical expenses for Preexisting Illnesses
- ✓ Relocation of a person to accompany the hospitalised insured party.
- ✓ Medical transfer of sick and injured
- ✓ Transfer of mortal remains
- ✓ Return of insured person due to death of immediate family member
- ✓ Card cancellation information Information service.
- ✓ Baggage search
- ✓ Transmission of urgent messages



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?

- ✓ In the territorial scope corresponding to the contracted option and reflected in the Particular Conditions.
- ✓ Please, consult the TERRITORIAL SCOPE section of the General Terms and Conditions of the insurance to learn about our policy on sanctioned countries.



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 cancellation coverage, this begins on the date of the subscription of the policy and will end at the time of the start of Travel.

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.