



TRAVEL INSURANCE

FLEXMYROOM HOTEL GROUP ASSISTANCE

General Terms and Conditions



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The purpose of this Policy is to guarantee the Travel assistance cover detailed in the Policy as a consequence of a chance event in the cases and under the circumstances set out in the Policy, provided that these occur

- during the Insured Person's Stay in the hotel,
- within the premises thereof, and
- within the time period purchased.

We guarantee the risks included under the policy type purchased, up to the limits indicated therein.

Cover under the Policy ceases to be effective at the end of the Stay (unless expressly stated otherwise that cover ceases at a later date).

Contract types

These General Terms and Conditions contain all of the insurance and options that We offer.



You are able to consult the coverage of each policy type by clicking on the name of each.

The insurance, options purchased and financial limits will appear in the Specific Terms and Conditions or certificate of insurance, together with the period of cover and territorial scope.

We ask that You carefully read in these General Terms and Conditions together with Your Specific Terms and Conditions.

How to read the terms and conditions of the policy

The cover, exclusions and procedures in the event of an Insured Loss are shown as follows:

 What is covered by your policy	 What is not covered by your policy
On the left-hand side we indicate in detail the coverage of each guarantee.	On the right-hand side, We indicate what is excluded from each provision.

Procedures in the event of Insured Loss

Following the cover and exclusions, We indicate how to contact Us in each situation.

Important points

We will provide You with additional information, clarifications and suggestions in the following manner:

Information Clarificati Suggestion Aviso Advice

We will indicate the information, clarification, suggestion, warning or advice that We wish to

Print

These General Terms and Conditions are designed to be read on-screen. You may wish to print them, however, as the document is very long, We recommend doing this in black and white and only printing the sections that You need.

The Policy

How to get the most out of this insurance

We want you to get the most out of this insurance. To this end, We ask You to:

- Read the General Terms and Conditions together with the Specific Terms and Conditions and ensure that the insurance covers those events that You consider may occur.
- Ensure that You understand the conditions and exclusions of the Policy given that, in the event that these conditions are not met, this could affect any claim or request that You make.

By accessing <https://ea.eclaims.europ-assistance.com> you will be able to benefit from the Travel Protection Portal service, where you will find additional services and tools that will give You peace of mind throughout Your Stay.

Modification of the details contained in the Policy

The Policyholder is required to notify Us of any modification to the details thereof. This must be performed in writing at the earliest opportunity. **We reserve the right to suspend cover where this obligation is not met.**

Some of the changes may require the Policyholder to pay an additional premium before these can be made.

In the event of any doubt, You may contact Our customer service:

CUSTOMER SERVICE



900 299 373 (from Spain) +34 91 514 37 99 (from abroad)



atencion_cliente@europ-assistance.es (exclusively for policy consultation and purchase)



Important Clarification

This insurance does not cover everything. It solely covers situations as described in these General Terms and Conditions.

Some important events that are not covered are:

- **Chronic and pre-existing illnesses.**
- **Events indicated in the sections of the General Terms and Conditions and General Exclusions.**
- **Events indicated in section "What is not covered by Your Policy" for each provision.**
- **The insurance excess that We indicate in each section.**
- **Management fees for the issue or cancellation of services. These are the amounts charged by travel agencies for their work.**
- **Any other supplement that is not charged by the service providers.**

IF WE DO NOT INDICATE THAT SOMETHING IS COVERED, YOU MUST ASSUME THAT IT IS NOT COVERED




Important information

Some important conditions applying to this Policy are as follows:

- The insurance term, the territorial scope covered, and the policy type purchased, along with the provisions and exclusions thereof; all items are indicated in Your Specific Terms and Conditions.
- This Policy is intended solely for Policyholders domiciled in Spain.
- Solely those events that occur within the effective term of the insurance are covered.

Ensure that You have Your Policy number to hand when You contact Us

24-HOUR TRAVEL ASSISTANCE

 900 299 219 (from Spain) +34 91 514 99 60 (from abroad)


Please indicate Your Policy number, name and surname, current location and contact telephone number..

Provide Us with information on Your situation and the type of assistance required.



COMPLAINTS SERVICE

 reclamaciones@europ-assistance.es

 **EUROP ASSISTANCE**
Complaints Service
Paseo de la Castellana, 130 - 28046 MADRID



APPLICATION FOR AUTHORISED PAYMENTS

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

Access the web page and register.

Once You have performed this, You will be able to create Your claim for indemnity or payment of authorised expenditure and track the progress thereof.

 **Apdo. Correos 36316 - 28020 MADRID**

In the event that We request original documentation, You are required to send this to the above address.



PERSONAL DATA PROTECTION

 delegadoprotdatos@europ-assistance.es

 **EUROP ASSISTANCE**
FAO: Data Protection Officer Paseo de la Castellana, 130 - 28046 MADRID



Important conditions regarding the Policy

- The duration of the insurance, the territorial scope for cover, as well as the policy type chosen and coverage and exclusions thereof, are as stipulated in the Specific Terms and Conditions of the Policy.
- This insurance is intended solely for Policyholders domiciled in Spain.
- Solely those covered Insured Losses that occur within the effective term of the insurance are covered.

Entry into force and insurance term

The insurance Policy will enter into force on the date indicated in the **Specific Terms and Conditions or certificate of insurance**, provided that the Policyholder has accepted the terms and conditions and paid the Premium.

Commencement and expiry of insurance cover

Coverage will commence on the date You start Your Stay at the hotel (check-in) and terminate when this is finished (check-out).

Insurance term

The insurance term is that stipulated in the Specific Terms and Conditions of Your Policy or insurance certificate. The duration of Your Stay will be a maximum of 120 days.

Duration of the Stay

Cover under this Policy is valid for stays on the part of the Insured Person away from the Usual Place of Residence thereof, up to a limit of 120 consecutive days.

Distance exclusion

You will be covered away from Your Usual Place of Residence and during Your Insured Stay.

Territorial Scope

Coverage under this Policy is valid throughout the territorial scope indicated in Your Specific Terms and Conditions. This consists of the scope for which the Policyholder has purchased insurance, other than for the established distance exclusion or where specifically indicated otherwise in the definition of the provision.

Although featuring in the territorial scope purchased, We do not guarantee the provision of assistance in those countries that are in a state of war, insurrection or armed conflict of any nature, whether officially declared or otherwise. In this case, We will pay those expenses covered and duly justified by means of a copy of the invoices and proof of payment. We reserve the right to request originals where We consider this to be necessary.

This insurance provides cover in the countries and destinations indicated in Your Policy, with the exception of the following countries and territories: Iran, Crimea, North Korea, Syria, Belarus, Russia and the regions of Donetsk, Luhansk, Kherson and Zaporizhzhia.

Cover limits

The financial limits that are shown for each of the provisions of this Policy are total maximum amounts during the entire effective term indicated in the Specific Terms and Conditions, except where expressly indicated otherwise. The limits will be those corresponding to the option purchased by the Policyholder.

Chronic or pre-existing illnesses

You are not covered for chronic or pre-existing illnesses.

Sports and activities

In the event that You participate in sports or recreational activities during Travel, You will be entitled to insurance cover provided that:

1. You do this as an amateur, as opposed to professional; and receive no remuneration
2. The purpose of Travel is not participation in sports or recreational activities
3. You do not participate in any sport or activity as part of a competition
4. This portal activity is not dangerous or high risk
5. The sport or activity is not expressly excluded in the insurance

Caution

You are required to do whatever is necessary to reduce the risk of the application of any cover under Your insurance.

In the event that You do not take adequate precautions, it is possible that We will reduce the amount of any claims request or the payment of expenses, or otherwise reject payment.

Subrogation

We are subrogated, up to the total cost of the services provided by Us, into the rights and proceedings corresponding to You against any person responsible for the events and which have led to Our intervention. Where the provisions undertaken in performance of this Policy are covered in part or wholly by another Insurer, Social Security or any other institution or person, We will be subrogated into Your rights and proceedings against the said company or institution. To this effect, You undertake to actively collaborate with Us, providing any help or furnishing whatever documentation that may be considered necessary.

In any event, We are entitled to use or request from You the handover of the transport ticket (rail ticket, flight ticket, etc.) not used by You where the return costs have been met by Us.

Prescription

The proceedings to which You are entitled and derive from the insurance contract prescribe following a period of two years as of the termination of the insurance (five years for insurance relating to persons, as in the case of cover for accident insurance).

Communications

You are required to contact Us directly regarding any question related to Your Policy. You may consult the manner in which to do this in the section "How to contact Us".

Those communications that reach Us on behalf of the Policyholder via a insurance broker or agent are also valid.

Divergence

In the event that the content of the policy differs from the insurance proposal or the agreed clauses, the Policyholder has a period of one month as of the delivery of the policy to require of the Insurer that the existing discrepancy is made good. The said time frame having lapsed without making such a claim, the items set out in the policy will stand.

International Sanctions

We will not provide cover, accept any Claim or provide any service or provision whatsoever under the policy that may expose Us to any sanction, prohibition or restriction by way of the sanctions issued by the United Nations, any trade or economic sanctions, laws or regulations of the European Union or of the United States of America.

For further details, please visit the webpages:

<https://www.un.org/securitycouncil/sanctions/information>,

<https://sanctionsmap.eu/#/main>,

<https://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>

Clause regarding travellers from the United States

In order that services may be provided or payments made, where You are a citizen of the United States of America travelling to Cuba, it is necessary to substantiate that travel to Cuba is in accordance with the laws of the United States.

Important information

You will benefit from the cover under Your Policy solely where You have followed official recommendations

travel information published by a government authority in Your country of origin.

These recommendations are those that are in force on the date of commencement of Travel.

The recommendations include "advice against travel or relocation, other than where essential".



Pursuant to the stipulations of article 96.1 of Act 20/2015, dated July 14, on the organisation, supervision and solvency of insurance and reinsurance companies and Royal Decree 1060/2015, dated November 20, approving the implementing regulations thereof, it is expressly stated that the information contained in this clause has been notified to the Insurance Policyholder prior to entering into contract.

1. This insurance contract is entered into under the provisions of the right of establishment with the Spain Office of the French insurer Europ Assistance, a French limited liability company governed by the French Insurance Code, with equity capital of 48,123,637 Euro, registered with the number 451 366 405 RCS Paris, and domiciled at 2 rue Pillet-Will, 75009 Paris, France.
2. Europ Assistance S.A., Sucursal en España is duly registered in the Administrative Register of Insurance Entities of the General Directorate of Insurance and Pension Funds (Dirección General de Seguros y Fondos de Pensiones), with key E0243 and registered office at Paseo de la Castellana 130, 28046 Madrid.
3. Without prejudice to the authority of the General Directorate of Insurance and Pension Funds (DGSFP), the member state to which the regulation of the Insurer corresponds is France and, within the said member State, the Authority to whom regulation corresponds is the Autorité de Contrôle Prudentiel et de Résolution (ACPR), domiciled at no. 4, Place de Budapest, CS 92459, 75436 Paris Cedex 09, France.
4. This insurance contract is governed, where applicable, by the items agreed in the General, Specific and Special Terms and Conditions in accordance with the stipulations of Act 50/80, dated October 8, on Insurance Contracts; the Insurance and Reinsurance Company Regulation, Supervision and Solvency Act (Act 20/2015, dated July 14) and implementing regulations thereof.

5. The solvency of Europ Assistance S.A., Sucursal en España is not subject to Spanish legislation. The report covering the financial situation and solvency of the Insurer is available on the website thereof.

6. In the event of any complaint, Europ Assistance S.A., Sucursal en España makes a Complaints Service system available to Insured Persons, the Regulations of which may be consulted at the website **www.europ-assistance.es**.

Policyholders, insured persons, beneficiaries, aggrieved third parties or assignees of any of the aforementioned are entitled to present complaints in the section "Customer Protection" of the website or in writing to the Complaints Service:

Complaints Service

Paseo de la Castellana, 130 - 28046 Madrid.

This independently managed service will, within a maximum period of two months, attend to and resolve the written complaints directly addressed to it, in compliance with Statute ECO/734/2004, dated March 11 and Act 44/2002, dated November 22.

Having exhausted the procedure of the Complaints Service system, the claimant is entitled to present the complaint to the Commission for the Defence of Insured Persons and Pension Plan Participants (Comisionado para la Defensa del Asegurado y del Partícipe en Planes de Pensiones), the address of which is:

Paseo de la Castellana, 44.

28046 Madrid.

7. The contract is subject to Spanish legislation, a judge corresponding to the usual place of residence of the Insured Person having jurisdiction.
8. In cases in which the distribution of the insurance is undertaken directly by the Insurer, the employees thereof will receive variable remuneration.

All words and expressions defined below have the same meaning in the Policy. Throughout the document they appear in upper case.

The definitions appear in alphabetical order.



Accident(s)/accidental	Bodily injury or material damage that occurs during the effective term of the Policy. This must be caused by an event that is sudden, external and unintentional on the part of the Insured Person.
Companion	Any person other than the Insured Person registered in the same hotel booking. This person is not required to be insured, unless indicated otherwise.
Insured Person, You, Your	The natural person notified by the Policyholder. The Insured Person assumes the duties derived from the Policy.
Insurer, Us, Our, We	Europ Assistance, S.A., Sucursal en España, with registered office at Paseo de la Castellana, 130, 28046 Madrid, that assumes the contractually agreed risk. Europ Assistance is authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), with registered office at 4, Place de Budapest, CS 75436 Paris Cedex 09, France and, with regard to market practices, by the Directorate General for Insurance and Pension Funds (DGSFP) of the Spanish Economy and Digital Transformation Ministry.
Natural disaster	Flooding, earthquake, tsunami, land slippage, avalanche, hurricane, tornado, fire, volcanic activity and/or any other phenomena declared as a natural disaster by the corresponding authorities. The aforementioned must be caused by nature, rather than human activity.
Quarantine:	Temporary isolation of persons to prevent an infectious disease from spreading.
Dangerous and high risk sports/activities	Sport/Activity that represents a real or apparent danger to the physical integrity of participants, including life-threatening risks.

Usual Place of Residence	The address declared by the Insured Person when booking a hotel room or rooms and from which Travel is undertaken. In the event that travel does not commence or end at the Usual Place of Residence, We are entitled, at Our sole discretion, to carry out the relocations stipulated in this Policy to the place of commencement of Travel.
Chronic Illness	An Illness that lasts three months or more, and that normally progresses slowly.
Serious Illness(es) / Serious Accident(s)	We consider to be Serious any Illness or Accident that: <ul style="list-style-type: none"> • Requires hospitalisation for a period of at least 24 hours (the time spent in accident and emergency is not considered to represent hospitalisation) and/or • that causes a severe lack of function of the upper and/or lower extremities in accordance with the criteria of Our medical team. <p>We likewise consider the diagnosis of a cancer (or other illness) as a Serious Illness where this requires active treatment on the dates of the Stay. The aforementioned diagnosis must be subsequent to adherence to the Policy.</p> <p>Common or minor illnesses (for example, influenza, gastroenteritis, lumbago, asthma, among others) are considered as Serious Illnesses in the event that they require hospitalisation (as previously indicated) and the doctor who intervenes advises against travel in the medical report.</p>
Pre-existing Illness	Illness, condition or injury that has previously been diagnosed or treated by a doctor or symptoms of which are displayed. This is required to manifest during the course of the Stay and must require medical attention.

Unforeseen Illness	Unexpected change in the state of health of a person during the Stay insured under the Policy. The said impairment in health most require assistance by a doctor. The aforementioned must necessarily be a legally recognised doctor or dentist that diagnoses and confirms the said change in health. We consider Covid-19 as being equivalent to any other illness.
Epidemic	An Epidemic is considered as consisting of the sudden, widespread appearance of an infectious disease that spreads rapidly and simultaneously affects many people in the same or various geographical areas.
Stay	The period of time for which the client has booked a hotel room or rooms.
Abroad	Any country other than that of the Usual Place of Residence of the Insured Person.
Immediate Family	Spouse or civil partner duly registered in the corresponding official register. Parents, parents-in-law, grandparents, grandparents-in-law, sons and daughters, sons and daughters-in-law, grandchildren, grandchildren in law, siblings and siblings in law.
Force Majeure	Any event not caused by human action. This event must be unforeseeable or, in the event that it is foreseeable, must prove unavoidable.
Strike(s)	Collective stoppage of work on the part of workers in order to achieve a particular goal or exert pressure with respect to certain situations.
Petty theft	Removal of another's movable property without violence or intimidation to persons or the use of force.
Place of Travel Destination	City, town, village or place where the hotel is located.
Pandemic	An epidemic disease that spreads to many countries or affects almost all individuals in a location or region.

Policy	The contractual document that contains the Regulatory Terms and Conditions of the Insurance. The General Terms and Conditions and Individual and Specific Terms and Conditions (individualising the risk), as well as any supplements and schedules that are issued to complete or modify the same, or represent integral parts thereof.
Premium	The price of the insurance. The receipt of the premium includes the price of the insurance, any surcharges and legally applicable taxes.
Theft	Removal of another's movable property with violence or intimidation to persons or the use of force.
Sabotage	Intentional damage or destruction of a service, facilities, process, etc., used in the form of protest against the owner or operator thereof.
Insured loss(es):	An event that is sudden, accidental, unforeseen and unintentional on the part of the Insured Person, the damages of which are insured under this Policy. Various damages relating to the same cause are considered as a single Insured Loss.
Terrorism	Genuine use or threat of force or violence on the part of any person or group of persons. This person or group of persons may act in isolation or in relation to a political, religious, ideological or similar organisation. The intent of the aforementioned is to intimidate a government or society in general. An act of terrorism must be declared as such by the government of the location in which it occurs.
Policyholder	The person or entity that contracts and pays for the Policy to the Insurer. The registered office of the aforementioned must be located in Spain. The Policyholder assumes the duties corresponding thereto and that are derived from the Policy.
Travel	Travel to reach the hotel, away from the Usual Place of Residence of the Insured Person, from departure up until return.

To request Assistance / Indemnity / the Payment of Expenses

Our commitment:

- A highly experienced member of Our team will attend to Your request and inform You of the steps to follow;
- Your call will be returned where We have made a commitment to this;
- You will be kept informed of the progress of Your request;

In order to submit Your claim;

- For each provision We explain the steps to be followed in the event of requiring assistance or requesting indemnity or the payment of expenses.
- Search for what You need in the corresponding provision and ensure that You have all of the information or documentation that We will request.
- Save copies of all of the documentation and correspondence that You send Us.
- You may view the contact details in this section **"How to contact Us"**



Important note

For the submission and processing of Your claim, You are required to provide Your Policy number.

The expenses arising from the provision of justifying statements will be borne by You.

Information that You are required to provide in all cases:

In all cases We will request:

- Policy number, make sure You have this to hand
- Name and surname
- Contact telephone number
- Current location in the event You require assistance
- Which assistance You require



Information and conditions of Your claim

Your request for assistance, indemnity and/or the payment of expenses entails authorisation on Your part for Us to:

- Take charge of and act on Your behalf in the defence of any request covered under this Policy;
- Undertake legal proceedings on Your behalf in order to recover any amount covered by this insurance that We have paid, the costs being borne by Us;
- Procure information regarding Your medical condition (with Your permission) in order to manage any request for medical assistance or with respect to the cancellation of Your Stay. We will not provide personal information to third parties without Your prior approval.

We will not pay amounts exceeding those indicated in the Specific Terms and Conditions.

In order that We may pay any expense, the presentation of copies of the invoices along with proof of payment is a necessary requirement. We reserve the right to request originals where We consider this to be necessary.



Important note

Reimbursements performed by Us are made in accordance with Spanish law, in particular with regard to the stipulations concerning payments in cash and capital flows out of the national territory.

In the case of the costs of the contingencies covered paid by You in cash outside of Spain, We will solely reimburse an amount equivalent to or exceeding 10,000 Euro or exchange value thereof in foreign currency where a bank statement is supplied of the withdrawal outside Spain or where a declaration is made pursuant to Article 34 of Act 10/2010 on the prevention of money laundering.

Currency

At all times We will pay the indemnity, costs or services in the currency in which the expense arises. In the case of currencies where there is no exchange with the European Central Bank, We will make payment in Euro. The exchange rate will be that available at any widely recognised banking institution that accepts the aforementioned currency exchange.



Important information

You are required to do whatever is necessary to reduce the risk of the application of any cover under the Policy..

In the event that You do not take adequate precautions, it is possible that We will reduce the amount of any claims request or the payment of expenses, or otherwise reject payment

TRAVEL INSURANCE



1. MEDICAL ASSISTANCE

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2. CURTAILMENT OF STAY

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3. TRAVEL ASSISTANCE SERVICES

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MEDICAL ASSISTANCE



What is covered by your policy

In the event of illness or accident occurring in an unforeseen manner during Your Stay, We will pay up to the limits indicated in Your Specific Terms and Conditions or certificate of insurance, the expenses arising from:

- 1.1. Medical expenses outside of the country of the Usual Place of Residence
- 1.2. Medical expenses within the country of the Usual Place of Residence
- 1.3. Dental expenses
- 1.4. Transfer to a hospital in the event of emergency
- 1.5. Extension of hotel stay due to Illness or Accident.
- 1.6. Dispatch of a doctor
- 1.7. Medical counselling by telephone
- 1.8. Medical transfer of sick and injured
- 1.9. Return of insured Companions to the place of residence.
- 1.10. Accompaniment of minors and dependants
- 1.11. Extension of the hotel stay of a Companion "in situ"
- 1.12. Relocation of a Companion "in situ"
- 1.13. Relocation of person to accompany the hospitalised Insured Person.
- 1.14. Lodging expenses for a person to accompany the hospitalised Insured Person
- 1.15. Subsistence expenses of the Companion
- 1.16. Transfer of mortal remains
- 1.17. Escort of mortal remains



Important information

This Policy consists of assistance insurance, not private medical insurance. Solely urgent medical expenses are covered in the case of an unexpected Accident or Illness during Your Stay.

The conditions and exclusions of the Policy must be taken into consideration.



What is not covered by Your Policy



Important information

The exclusions relating to this provision are indicated below.

You are also required to consult the [General Exclusions](#) referring to all cover under the Provisions of the Policy.

Unless expressly included in the corresponding cover, the damages, situations, expenses and consequences arising from the following are excluded from the insured provisions:

- Pre-existing or chronic illnesses, injuries or conditions suffered by You prior to the purchase of the Policy and which manifest during the course of the Stay and require medical assistance as a result thereof.
- Mental illness, preventative medical check-ups, 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.
- Suicide, attempted suicide or self-harm on Your part.
- Epidemics; Pandemics; infectious diseases that appear suddenly and spread rapidly through the population. [Quarantine](#) periods derived from any of the aforementioned causes are likewise excluded.
- Illnesses caused by atmospheric pollution and/or contamination.
- Illnesses and accidents derived from the consumption of alcoholic beverages, narcotics, drugs or medication, other than that which has been prescribed by a doctor.
- The diagnosis, follow-up and treatment of pregnancy, the voluntary interruption thereof and the birth process are also excluded, unless involving a situation where emergency care is required and always prior to the 26th week of gestation.
- The medical transfer of the sick or injured when the condition is caused by disorders or injuries that may be treated "in situ".
- Voluntary refusal, delay or anticipation on Your part of the medical transfer proposed by Us and agreed with Our medical service.



MEDICAL ASSISTANCE



What is covered by your policy

- The cost of spectacles and contact lenses, as well as the acquisition, implantation-substitution, removal and/or repair of prostheses (prostheses being understood as any element that substitutes or reinstates the functionality of an organ or part of the body), anatomical parts, osteosynthetic material and orthopaedic material, the cost of which exceeds 100 Euro.
- Endodontic work, cosmetic reconstructions of previous work, dentures, veneers and dental implants.
- The reimbursement of medical, surgical and pharmaceutical expenses is specifically excluded where the value of this is less than 50 Euro.
- Acts of reckless disregard or gross negligence; the expenses arising from criminal acts and Your participation in wagers, challenges or disputes, other than in cases of legitimate self-defence and/or when Your life is at risk.
- The consequences derived from driving vehicles over non-standard roads or roads that are inappropriate for traffic.
- The performance of any sporting activity and/or adventure activity, either professionally or in receipt of remuneration (including training). These activities are also excluded in the event that the Insured Person participates in official or federated competitions.

Participation as an amateur in the following or similar dangerous or high risk sports or recreational activities is likewise excluded:

- Driving of motor vehicles in races or rallies
- Unmanned motor vessels
- Boxing, weightlifting, wrestling (all classes), martial arts
- Mountaineering of any nature, via ferrata, climbing, approaches over glaciers, caving, rafting, hydrospeed, gorge walking, abseiling, deep-water soloing, deep-water soloing, canoeing in rapids, busbob rafting, hydroBOB, ultratube
- Any sport performed above an altitude of 3,500 metres
- Watersports, subaquatic sports and diving; canyoning, waterskiing, subaquatic fishing, cave diving, surfing, kite surfing/fly surfing, body boarding, jet skiing, barefoot sailing
- Free riding, downhill mountain biking, free ride mountain biking, ultratrails, duathlon, triathlon, roller skiing on mountain roads, half pipe
- Slackline, highline, rap jumping, bungee jumping, cliff jumping, coasteering, parkour



What is not covered by Your Policy

- Kitebuggy, parasailing
- Canicross
- Hunting
- Horse riding, polo, ice hockey
- Airborne sports in general.(such as parachuting, paragliding, hang gliding, ballooning, free flight, unpowered flight or similar)
- Bullfighting and any participation in shows involving bulls;

Any sports or recreational activities that are clearly dangerous or high risk are, in general terms, excluded.



MEDICAL ASSISTANCE



Procedures in the event of Insured Loss

What You should do prior to and during a request for Assistance:

1. You are required to notify Us of Your Illness or Accident at the earliest opportunity. In the event that You are prevented from making the aforementioned notification by Force Majeure, You are required to perform this as soon as the cause impeding notification ceases.
2. You are required to notify Us of the event within a maximum time frame of seven days as of the moment at which You become aware of this, Otherwise We are entitled to reclaim the damages and losses arising as a result of the failure to notify Us.

We will give the necessary instructions in order that You are provided with the service requested.

24-HOUR TRAVEL ASSISTANCE



900 299 219 (from Spain) +34 91 514 99 60 (from abroad)

Please indicate Your Policy number, name and surname, current location and contact telephone number..

Provide Us with information on Your situation and the type of assistance required.



Important information

In the event that You act contrary to Our instructions, the expenses arising as a consequence thereof will be borne by You.i

In the event that You do not accept Our decisions and/or do not wish to be repatriated in the manner that We indicate, We will not be able to provide You with the cover indicated in the provisions:

- 1 – Medical Assistance

We are obliged to reject requests related to these provisions and cover. The remaining cover will remain valid throughout Your Stay.

Documentation that You are required to provide us:

In all cases: **You** are required to provide us:

- A medical report that is as complete as practicable. This must have been issued in the place where assistance is required.
- In the event that the medical report is handwritten and/or has not been issued by a doctor specialising in the illness in question, and Our medical team so requests, You are required to send us:
 - a copy of the prescription for the medication prescribed by the doctor and
 - the proof of payment for this medication.
- Copy of the invoice for medical expenses and proof of payment.

Any other document that We require in order to process Your case.

We reserve the right to request original documents where We consider this to be necessary.





MEDICAL ASSISTANCE

Content of cover

**1.1. Medical expenses outside of the country of the Usual Place of Residence**

You are required to contact Us as soon as You are able in order for Us to manage assistance.

Wherever possible, We offer to carry out a medical consultation with Our medical team by telephone.

Which medical expenses do We pay?

In the event that You become ill unexpectedly or suffer an Accident during Your Stay away from the country of Your Usual Place of Residence, We will arrange and/or pay:

- the necessary medical expenses and diagnostic tests authorised by Our medical team
- hospitalisation costs
- medication prescribed by the doctor that attends You. We will not pay the expenditure for those medications necessary for treatments that extend beyond the termination of Travel or which are acquired to treat a chronic condition.
- expenses for local ambulance journeys ordered by a doctor

In the event that You are on board a cruise liner, We will only arrange and/or pay for assistance to You or Your relocation as of the point on which You are on dry land.

What amount do We pay?

Up to the limit corresponding to the policy type purchased for each Insured Person and period purchased, during the effective term of the insurance.

The financial limits indicated for the various territorial scopes are not cumulative.

And if You are attended to in a centre belonging to Social Security?

For the items indicated above and up to the limit indicated, We will pay the part of the costs not assumed by Social Security.

What happens in the event that We do not intervene directly?

In order that We are able to pay the expenses, You are required to submit:

- Copy of the invoices and proof of payment. We reserve the right to request originals where We consider this to be necessary.
- Full medical report issued by the intervening doctor, including symptoms, tests performed, diagnosis, treatment. We reserve the right to request original medical reports including previous history where We consider this to be necessary.

1.2. Medical expenses within the country of the Usual Place of Residence

You are required to contact Us as soon as You are able in order for Us to manage assistance.

Wherever possible, We offer to carry out a medical consultation with Our medical team by telephone.

Which medical expenses do We pay?

In the event that You become ill unexpectedly or suffer an Accident during Your Stay away from the country of Your Usual Place of Residence, We will arrange and/or pay:

- the necessary medical expenses and diagnostic tests authorised by Our medical team
- hospitalisation costs
- medication prescribed by the doctor that attends You. We will not pay the expenditure for those medications necessary for treatments that extend beyond the termination of Travel or which are acquired to treat a chronic condition.
- expenses for local ambulance journeys ordered by a doctor

In the event that You are on board a cruise liner, We will only arrange and/or pay for assistance to You or Your relocation as of the point on which You are on dry land.

What amount do We pay?

Up to a limit corresponding to the policy type purchased for each Insured Person and period contracted, during the effective term of the insurance.

The financial limits indicated for the various territorial scopes are not cumulative.

And if You are attended to in a centre belonging to Social Security?

For the items indicated above and up to the limit indicated, We will pay the part of the costs not assumed by Social Security.

What happens in the event that We do not intervene directly?

In order that We are able to pay the expenses, You are required to submit:

- Copy of the invoices and proof of payment. We reserve the right to request originals where We consider this to be necessary.
- Full medical report issued by the intervening doctor, including symptoms, tests performed, diagnosis, treatment. We reserve the right to request original medical reports including previous history where We consider this to be necessary.



MEDICAL ASSISTANCE

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1.3. Dental expenses

In the event that You require urgent dental assistance, We will pay the expense of a dentist and/or dental surgeon.

We will pay up to the **limit corresponding to the policy type purchased, within the limits indicated in "Medical expenses outside the country of the Usual Place of Residence" and "Medical expenses within the country of the Usual Place of Residence"**.

The following are excluded: endodontic work, cosmetic reconstructions of previous work, dentures, veneers and implants.

1.4. Transfer to a hospital in the event of emergency

In the event that, during Your Stay, You become ill or suffer an Accident that prevents You from travelling under Your own means to a medical centre, We will arrange and pay the cost of:

- transferring and returning You from the hotel to the nearest hospital or clinic and
- Medical attention during the transfer where necessary. We will

perform this transfer in accordance with Our medical criteria.

1.5. Extension of hotel stay due to illness or Accident.

In the event that You become ill unexpectedly or suffer an Accident in the hotel during Your Stay and:

- do not require hospitalisation,
- are unable to continue Travel and,
- Our medical Team recommends that You extend Your stay

We will pay the expense of the hotel stay **up to the limit corresponding to the policy type purchased and during a maximum period of 14 days**. We will pay this expenditure in the event that it is not originally envisaged as part of Travel.

The stay includes accommodation and subsistence.

1.6. Dispatch of a doctor

We will arrange and pay for a first visit by a general practitioner at the place where You are staying in the event that You become unexpectedly ill or suffer a minor Accident during Your Stay at the hotel.

We do not intervene in serious cases or cases that cannot be addressed in Your accommodation or in case of vital emergency; in such cases, We will refer You to the local emergency services.

What expenses do We pay?

The cost of relocation on the part of the doctor and fees thereof for the first visit.

We will provide this service solely where we have an adequate medical network.

1.7. Medical counselling by telephone

Do You have queries of a medical nature?

Call Us if You have queries of a medical nature, such as understanding the results of analyses, or a need for guidance regarding medication.

Our doctors will answer Your queries and provide advice, however they are unable to order treatment or provide diagnoses.

Service timetable:

From 09:00 to 19:00 daily (Spanish mainland time).

1.8. Medical transfer of sick and injured

How and to where will We transfer you?

- In the event that You become ill unexpectedly or suffer an Accident and, in the place where You are located there are insufficient means for treatment, We will transfer You to the nearest hospital that is sufficiently equipped to attend to You.

- In the event that You are discharged from hospital but are not in a condition to continue Travel or Where Your scheduled journey has been completed, we will transfer you to your Usual Place of Residence.

- In the event that You will be admitted for an extended period of time, though are, according to the intervening doctor, medically stable to enable travel, We will transfer You to Your reference hospital near to Your Usual Place of Residence.

Our medical team will always evaluate and authorise transfers taking solely medical criteria into account.

How will We transfer you?

As soon as We are advised, Our doctors will make contact with the doctors treating You.

We will evaluate the seriousness of Your situation in order to authorise transfer. We will solely take medical criteria into account for the authorisation, at all times respecting international health measures in force.

The aforementioned transfer will be performed by means of the following:

- Air ambulance (solely Europe and countries on the Mediterranean seaboard)



MEDICAL ASSISTANCE

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- Train
- Helicopter ambulance.
- Ambulance
- Scheduled airline
- Any other means of transport considered appropriate by Our medical team with respect to each case.

Our medical team will decide upon the most appropriate means of transport.

In the event that You reject the transfer at the time and under the conditions decided upon by Our doctors, all provisions and expenses arising as a result of this decision will be cancelled.

In the event that the transfer is not arranged directly by Us, We will pay the expense of the said transfer **up to the limit corresponding to the policy type purchased.**

1.9. Return of insured Companions to the place of residence.

We will pay travel for a person, insured or otherwise, who remains with You or delays return in order to accompany You during Your Illness, Accident or death.

In the event that You are travelling with other persons that are likewise insured and are unable to return to their residence, due to the fact that:

- We have had to transfer You due to an Unforeseen or Serious Illness or an Accident

or

- You have died

we will arrange and meet the cost of the relocation of the said insured Companions up to the point where Travel commenced or to the hospital where You are located.

How will We transfer them?

The aforementioned transfer will be performed by means of the following:

- scheduled airline (economy class),
- rail and/or
- any other means of transport and/or connection that We consider appropriate in each case.

1.10. Accompaniment of minors and dependants

Where You are travelling with minors of less than 14 years of age or Your dependants and are unable to take charge of these due to:

- having suffered an Accident
- having become ill unexpectedly.

How will We help You?

We offer You the possibility of a companion for the aforementioned minors or dependants up to return to Your Usual Place of Residence in the event that there is no other person with You able to take charge of these.

You are entitled to choose that we:

- relocate a person designated by You or Your family and who lives in the same country as You, or
- relocate a person authorised and trusted by Us.

How do We do this?

We will arrange and pay for the outbound and return travel of a Companion by:

- scheduled airline (economy class),
- rail and/or
- any other means of transport that We consider appropriate in each case.

1.11. Extension of the hotel stay of a Companion "in situ"

In the event that You are hospitalised during Your Stay by an Unforeseen Illness or due to an Accident suffered in the hotel, we will pay for the cost of a hotel stay for an insured Companion in order to accompany You throughout Your hospitalisation.

In the event that You are a minor and not hospitalised, though required to remain in the accommodation or prolong Your stay in the accommodation on medical prescription, We will pay these expenses to a person who remains to accompany You.

We will pay the expense of a hotel stay to Your Companion **up to the limit corresponding to the policy type purchased.**

The stay includes accommodation and subsistence.

We will pay this expenditure in the event that it not originally envisaged as part of the hotel booking.



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1.12. Relocation of a Companion "in situ"

In the event that You are hospitalised due to a Serious Illness or an Accident suffered in the hotel, We will pay the transport costs of a insured Companion that is travelling with You.

The transport costs are those necessary for daily relocation from the hotel to the hospital where You are located.

We shall pay **up to the limit corresponding to the Policy Type purchased.**

In order to enable the payment of these expenses to Your Companion, it is necessary to send to Us a copy of the invoices and/or tickets, along with proof of payment. We reserve the right to request originals where We consider this to be necessary.

1.13. Relocation of person to accompany the hospitalised Insured Person.

In the event that You are hospitalised for a period exceeding five days and no Immediate Family Member is present, We will arrange and pay for travel on the part of a person from the country of Your Usual Place of Residence.

And if You are a minor?

Situation A

You are hospitalised for a period exceeding two days and no Immediate Family Member is present. We will arrange and pay for travel on the part of two persons from the country of Your Usual Place of Residence.

Situation B

You are not hospitalised, though are required to remain in the accommodation or extend Your stay in the accommodation due to medical prescription and no Immediate Family Member is present. We will arrange and pay for travel on the part of one person from the country of Your Usual Place of Residence in order to accompany You as of the moment that You are required to remain alone.

How will We transfer you?

The outbound and return journey of this person (or persons) will be by means of:

- scheduled airline (economy class),
- rail and/or
- any other means of transport and/or connection that We consider appropriate in each case.

1.14. Lodging expenses for a person to accompany the hospitalised Insured Person

In the event that You are hospitalised for a period exceeding five days and no Immediate Family Member is present, We will pay for a hotel stay on the part of the person relocated from Your Usual Place of Residence in order to accompany You.

And if You are a minor? Situation A

You are hospitalised for a period exceeding two days and no Immediate Family Member is present. We will arrange and pay for a stay on the part of two persons relocated from the country of Your Usual Place of Residence

Situation B

You are not hospitalised, though are required to remain in the accommodation or extend Your stay in the accommodation due to medical prescription and no Immediate Family Member is present. We will pay for a hotel stay on the part of one person that accompanies You as of the moment that You are required to remain alone.

We will pay the expense of a hotel stay **up to the limit corresponding to the policy type purchased.**

The stay includes accommodation and subsistence.

In the event that this is not managed by Us, it is necessary for Your Companion to send Us a copy of the invoices and the proof of payment in order that We are able to reimburse these expenses. We reserve the right to request originals where We consider this to be necessary.

1.15. Lodging expenses of the Companion in a clinic

In the event that You are hospitalised for a period exceeding five days (two days if You are a minor) and no Immediate Family Member is present, We will pay for a stay at a clinic on the part of the person (or persons) that We have relocated from Your Usual Place of Residence in order to accompany You.

We will pay the lodging expenses **up to the limit corresponding to the policy type purchased.**

The stay includes accommodation and subsistence.

In the event that this is not managed by Us, it is necessary for Your Companion to send Us a copy of the invoices and the proof of payment in order that We are able to reimburse these expenses. We reserve the right to request originals where We consider this to be necessary

This provision is not cumulative with any other by means of which We pay the lodging expenses of Your Companion (for example, "Lodging expenses of a person to accompany the hospitalised Insured Person" or "Extension of a hotel stay of a Companion in situ").



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up to the limit corresponding to the Policy Type purchased.

1.16. Transfer of mortal remains

In the event that You die of any cause during Your Stay, We will transfer Your mortal remains or ashes to the country of Your Usual Place of Residence.

Where will We transfer Your mortal remains?

To the place of burial or cremation within the municipal district of Your Usual Place of Residence.

What expenses do We pay?

We will pay the cost of:

- Transfer of mortal remains
- Embalming
- Minimum statutory coffin
- Administrative tasks related to the transfer

We do not pay the remaining related costs, such as funeral and burial expenses.

And in the event of cremation?

In the event of cremation at the place of death, We will pay:

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

In the event that, for legal or organisational reasons, the presence of a Companion is required for the transfer of the urn to Your Usual Place of Residence, We will arrange and pay for travel on the part of a person from the country of Your Usual Place of Residence.

The outbound and return journey of this person will be by:

- scheduled airline (economy class),
- rail and/or
- any other means of transport and/or connection that We consider appropriate in each case.

In the event that transfer at the time and under the conditions decided upon by Our doctors is rejected, all provisions and expenses arising as a result of this decision will be cancelled.

In the event that it is not possible to perform the transfer due to causes other than the organisation thereof,

We will pay the cost of safekeeping during the first fifteen (15) days.

In the event that the transfer is not arranged directly by Us, We will pay the expense of the said transfer

1.17. Escort of mortal remains

In the event that You die during the Stay and there is no person to accompany Your mortal remains up to the place of burial, We will arrange and pay for outbound and return travel on the part of a Companion by:

- scheduled airline (economy class),
- train and/or
- any other means of transport and/or connection that We consider appropriate in each case.

Where the means of transport is by air it is possible that Your Companion will have to travel on a flight that is distinct from that which is transporting the mortal remains.

Your family members are required to designate a person to travel from the country of Your Usual Place of Residence in order to accompany Your mortal remains on the return flight.

We will also pay the companion the expense of a hotel stay **up to the limit corresponding to the policy type purchased.**

The stay includes accommodation and subsistence.

In order for Us to pay these expenses, the companion is required to send us a copy of the invoices and proof of payment.

We reserve the right to request originals where We consider this to be necessary.



CURTAILMENT OF STAY

**What is covered by Your Policy**

In the event that You are required to interrupt Your Stay, We will pay the expenses corresponding to temporary accommodation for the unused days of Travel up to the limit corresponding to the policy type purchased

In order to calculate the amount that We are required to pay you, We divide the total amount of the cost of accommodation by the number of nights purchased and persons. We multiply the resulting amount by the number of nights not enjoyed by You.


The insured grounds consist of:

- Death of:
 - You or
 - an Immediate Family Member.
- Bodily injury or Serious Illness that entails hospitalisation and prevents continuation of Your Stay.
- Bodily injury or Serious Illness that entails the hospitalisation of an Immediate Family Member.
- Severe damage to Your residence (main or secondary) or professional premises. (where Your presence is essential). We consider severe damage to consist of that caused by fire, explosion, Theft or damage caused by the forces of nature.
- In the event that You are dismissed from Your employment. This dismissal must not be disciplinary.
- In the event that You are forcibly transferred in Your work, requiring a change of residence.
- Commencement of employment in a new company in which You had not been engaged during the previous six months. In the event that You are employed by a temporary employment agency, We consider the companies in which You have worked rather than the agency itself.
- In the event that You are summoned to appear as a party or witness in court or as a jury member. The covered causes must arise following commencement of Your Stay.

What expenses do We not pay?

- the cost corresponding to this insurance
- the services contracted during Your Stay or following the commencement of Your Stay

**What is not covered by Your Policy**

 The exclusions relating to this provision are indicated below.

You are also required to consult the [General Exclusions](#) referring to all cover under the provisions of the Policy.

Unless expressly included in the corresponding cover, the damages, situations, expenses and consequences arising from the following are excluded from the insured provisions:

- Suicide, attempted suicide or self-harm on Your part.
- Epidemics; Pandemics; infectious diseases that appear suddenly and spread rapidly through the population. Quarantine periods derived from any of the aforementioned causes are likewise excluded.
- Illnesses caused by atmospheric pollution and/or contamination.
- Acts of reckless disregard or gross negligence; the expenses arising from criminal acts and Your participation in wagers, challenges or disputes, other than in cases of legitimate self-defence and/or when Your life is at risk.
- Any cause that leads to the necessary cancellation of the Stay that is not specifically stated as covered grounds in the corresponding article is expressly excluded.
- Cancellation of the Stay due to lack of a vaccine, inability to receive vaccination or follow the necessary medical treatment required for travel to certain countries.
- The lack of or failure to present necessary travel documents, such as passport, visa (other than an unexpected failure of the grant of visas without justification), tickets or expired ID cards.
- Any meteorological event that entails not undertaking the activities for which Travel is envisaged, excepting cover related to to the official declaration of a disaster area.
- Any grounds that may not be demonstrated by means of documents that corroborate the motive for the cancellation of the Stay.
- Cancellation due to any Illness that is not serious in nature, other than those expressly covered.



CURTAILMENT OF STAY



Procedures in the event of Insured Loss

What You should do prior to and during a request for assistance:

You are required to notify the cancellation of Your Stay to the travel agency, Tour Operator or provider of the transport service and/or accommodation as soon as You become aware of this. In the event of failure to perform the aforementioned, this provision will cease to be applicable.

COSTS OF CURTAILMENT OF STAY



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

Access the web page and register.

Once You have performed this, You will be able to create Your claim for indemnity or payment of authorised expenditure and track the progress thereof.



Advice

The expenses relating to the cancellation or curtailment of Travel must necessarily be justified by the documentation that We request of You.

Documentation that You are required to provide Us:

- In order for Us to be able to pay the expense of continuing Your Stay, You are required to send Us>
 - A justifying statement issued and stamped by a third party, indicating the grounds preventing the continuation of Your Stay.
This justifying statement:
 - Must be produced by a qualified professional.
 - May not be produced by You, an immediate family member, companion or employee of Yours
 - It must feature the grounds for travel curtailment and the date on which this occurred
(for example: hospitalisation, death, insured loss...).
 - For example: medical report issued by the intervening doctor, death certificate, fire service report, report submitted to the police, insurance company report...
We consider a "third party" to consist of any person other than You, an Immediate Family Member, Companion or employee of Yours.
- Copy of the invoice and/or proofs of payment of Your Stay to the provider. We reserve the right to request the originals where We consider this to be necessary.
- Any other document that We require in order to process Your case.





TRAVEL ASSISTANCE SERVICES



What it covers by your policy

We will provide the following services where necessary during

3.1. Communication

We will pay You up to the limit corresponding to the Policy type purchased for the expenses that You incur in contacting Us where You require assistance. These expenses are related to telephone calls, faxes or similar procedures.

In order that We are able to pay these expenses, You are required to send Us a copy of the invoices along with proof of payment. We reserve the right to request originals where We consider this to be necessary. The detailed breakdown must be included in the invoices or proofs of payment.



What is not covered by Your Policy

Important information

You are also required to consult the [General Exclusions](#) referring to all cover under the provisions under the Policy.


Procedures in the event of Insured Loss



What You should do prior to and during a request for assistance:

You are required to follow our indications and provide the information that We request.

24-HOUR TRAVEL ASSISTANCE

 900 299 219 (from Spain) +34 91 514 99 60 (from abroad)

Please indicate Your Policy number, name and surname, current location and contact telephone number.

Provide Us with information on Your situation and the type of assistance required.



Documentation that You are required to provide Us:

- Copy of the invoices of expenses and proof of payment. We reserve the right to request originals where We consider this to be necessary.
- Any other document that We require in order to process Your case.



Unless expressly included in the corresponding cover, the damages, situations, expenses and consequences arising from the following are excluded from the insured provisions:

1. Events occurring prior to the entry into force of the Policy.
 2. Fraudulent Acts on the part of the Insured Person, Policyholder and/or beneficiaries of the Policy.
 3. Pre-existing or chronic illnesses, injuries or conditions, suffered by You prior to the purchase of the Policy which manifest themselves before the commencement of the Stay and which require medical assistance as a result thereof.
 4. Mental illness, preventative medical check-ups, 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 expenditures derived from physiotherapy and/or rehabilitation as well as related items.
 5. Suicide, attempted suicide or self-harm on Your part.
 6. Epidemics; Pandemics; infectious diseases that appear suddenly and spread rapidly through the population..Quarantine periods derived from any of the aforementioned causes are likewise excluded.
 7. Illnesses caused by atmospheric pollution and/or contamination.
 8. Illnesses and accidents derived from the consumption of alcoholic beverages, narcotics, drugs or medication, other than that which has been prescribed by a doctor.
 9. The diagnosis, follow-up and treatment of pregnancy, the voluntary interruption thereof and the birth process are also excluded, unless involving a situation where emergency care is required and always prior to the 26th week of gestation.
 10. The medical transfer of the sick or injured when the condition is caused by disorders or injuries that may be treated "in situ".
 11. Voluntary refusal, delay or anticipation on your part of the medical transfer proposed by Us and agreed with Our medical service.
 12. The cost of spectacles and contact lenses, as well as the acquisition, implantation-substitution, removal and/or repair of prostheses (prostheses being understood as any element that substitutes or reinstates the functionality of an organ or part of the body), anatomical parts, osteosynthetic material and orthopaedic material, the cost of which exceeds 100 Euro.
 13. Endodontic work, cosmetic reconstructions of previous work, dentures, veneers and dental implants.
 14. The reimbursement of medical, surgical and pharmaceutical expenses is specifically excluded where the value of this is less than 50 Euro.
 15. Mountain, cave, sea or desert rescue.
 16. Acts of reckless disregard or gross negligence; the expenses arising from criminal acts and Your participation in wagers, challenges or disputes, other than in cases of legitimate self-defence and/or when Your life is at risk.
 17. The consequences derived from driving vehicles over non-standard roads or roads that are inappropriate for traffic.
 18. Your participation as a professional in any sporting activity.
 19. Any consequences arising from the practice of winter sports.
 20. The performance of any sporting activity and/or adventure activity, either professionally or in receipt of remuneration (including training). These activities are also excluded in the event that the Insured Person participates in official or federated competitions.
- Participation as an amateur in the following or similar dangerous or high risk sports or recreational activities is likewise excluded:
- Driving of motor vehicles in races or rallies
 - Unpiloted motor vessels
 - Trail, Quad and ATV excursions
 - Boxing, weightlifting, wrestling (all classes), martial arts
 - Mountaineering of any nature, via ferrata, climbing, approaches over glaciers, caving, rafting, hydrospeed, gorge walking, abseiling, deep-water soloing, canoeing in rapids, busbob rafting, hydroBOB, ultratube
 - Any sport performed above an altitude of 3,500 metres
 - Watersports, subaquatic sports and diving; canyoning, waterskiing, subaquatic fishing, cave diving, surfing, kite surfing/fly surfing, body boarding, jet skiing, barefoot sailing

- Free riding, downhill mountain biking, free ride mountain biking, duathlon, triathlon, roller skiing on mountain roads, half pipe
- Ultratrails
- Slackline, highline, rap jumping, bungee jumping, cliff jumping, coasteering, parkour
- Kitebuggy, parasailing
- Canicross
- Hunting
- Horse riding, polo, ice hockey
- Airborne sports in general.(such as parachuting, paragliding, hang gliding, ballooning, free flight, unpowered flight or similar)
- Bullfighting and any participation in shows involving bulls.

Any sports or recreational activities that are clearly dangerous or high risk are, in general terms, excluded.

21. Petty Theft or the misplacement, money, jewellery, documents and the Theft of baggage or personal items kept in vehicles or tents.
22. We will not indemnify separately the parts comprising an item or accessories thereof.
23. The damages occasioned by the loss or Theft of the aforementioned valuables or their inappropriate use by a third party are not indemnified.
24. The reimbursement of the expense of the issue of a passport is excluded in the event of a failure to submit a justifying statement issued by the consulate of the country where the loss occurred.
25. Overbooking, other than where stipulated in the cover for "Travel delay due to overbooking in air transport".
26. Indemnity for delays occurring to non-scheduled flights is excluded.
27. Any event that is a consequence of Your not having checked in at the departure point where this is required.
28. Any cause that leads to the necessary cancellation of the Stay that is not specifically stated as a covered cause in the corresponding article is expressly excluded.
29. Cancellation of the Stay due to lack of a vaccine, inability to receive vaccination or follow the necessary medical treatment required for travel to certain countries.

30. The lack of or failure to present necessary travel documents, such as passport, visa (other than an unexpected failure of the grant of visas without justification), tickets or expired ID cards.
31. Any meteorological event that entails not undertaking the activities for which Travel is envisaged, excepting cover related to the official declaration of a disaster area.
32. Any grounds that may not be demonstrated by means of documents that corroborate the motive for the cancellation of the Stay.
33. Curtailment of the Stay due to any non-serious illness, except for those expressly covered.
34. Wars, demonstrations, insurrections, acts of Terrorism, Sabotage and Strikes, whether officially declared or otherwise.
35. The transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles.
36. Telluric movements, flooding, volcanic eruptions and, in general, those elements that are caused by the release of the forces of nature. Whatever other phenomena of a catastrophic or extraordinary nature which, as a result of size and seriousness, are classified as catastrophic or disastrous.
37. Your wish not travel or in the event that You are not enjoying Your Stay.
38. Any person that does not feature as a Insured Person in the Policy.
39. Breach of the laws or regulations in force at the time of the insured loss.
40. Claims arising as a consequence of the performance of a professional activity, other than those of a commercial or artistic nature that do not require physical or intellectual effort are, in general terms, excluded.

Important Clarification

The purpose of this Policy is solely to cover the insured persons. Verify that all of the persons travelling have insurance that covers Their needs.

This includes those cases in which You have paid additional costs. For example, You have paid Your accommodation costs and those of another person who is not insured In the event that We are required to pay these expenses, We will solely pay those corresponding to You.

The sole exception is where You suffer an Accident in the hotel or Unforeseen Illness during the Stay and Our medical service authorises another person to remain with You.

PAYMENT OF THE POLICY

Payment of the premium

The Policyholder is obliged to pay the premium at the moment at which the policy is formalised.

Payment of the premium is also valid in the event that it is made through an insurance broker or agent on behalf of the Policyholder.

In any event, where the premium has not been paid prior to the occurrence of the Insured Loss, We remain free of any liability on Our part.

NON-PAYMENT OF THE POLICY

Non-payment of the premium

In the event of the non-payment of the premium, the cover will not enter into force and We are entitled to:

- demand payment;
- cancel the Policy with immediate effect;
- refuse the payment of any Claim of Yours that is pending;
- Send the details of the Policy to Our collection agencies in order that they recover the money on Our behalf and register the pending debt.

CANCELLATION RIGHTS

Our right to cancel the Policy

We reserve the right to cancel the Policy or Your adherence thereto under any of the following circumstances:

1. In the event that You make a fraudulent claim for assistance, indemnity or reimbursement.
2. In the event that You are or have been implicated in illegal or criminal activities.
3. In the event that Your behaviour towards Our employees or service providers, or the language used with them, is considered threatening or offensive.
4. In the event that the Policyholder does not pay the premium.
5. In the event that You intentionally act fraudulently.

The premium will not be reimbursed under any of the foregoing circumstances.

Right to cancel the Policy

The Policyholder is entitled to request the cancellation of the policy prior to the entry into force thereof. Once the policy has entered into force, the cancellation thereof is solely permitted in the event that:

- The insured term exceeds 30 days and
- Cancellation takes place during the first 14 days as of the date of commencement of the policy.

In the event that You request the cancellation of the Policy as indicated, upon the acceptance of Your request the Policy will be cancelled on the date on which the said request was made.

In this case the Policyholder is entitled to the reimbursement of the premium or unused proportional part thereof.

We wish to offer You the best possible service. Nevertheless, in the event that You are not satisfied, We provide a Complaints Service, the Regulations of which may be consulted on the website www.europ-assistance.es. This complies with regulations concerning transparency and customer protection.

Policyholders, insured parties, beneficiaries, aggrieved third parties or assignees of any of the aforementioned may present complaints in the section "Customer Protection" of the website or in writing to the Complaints Service:

COMPLAINTS SERVICE



reclamaciones@europ-assistance.es



EUROP ASSISTANCE
Complaints Service
Paseo de la Castellana, 130 - 28046 MADRID



What do You need to provide when contacting Us?

- Your name, full address, telephone number and e-mail address (where applicable)
- The number of Your Policy or case
- The grounds for Your complaint
- Copy of any pertinent documentation

How will We attend to Your complaint?

We undertake to


- Acknowledge receipt of Your complaint at the earliest opportunity;
- Carry out the necessary investigations;
- Resolve Your complaint within the legally stipulated time frame;
- Use the information contained in Your complaint in order to improve Our services.

And if you remain unsatisfied?


In the event that You are unsatisfied with Our final response, You may direct this to the Complaints Service of the General Directorate of Insurance and Pension Funds (Dirección General de Seguros y Fondos de Pensiones).

The contact details are:


DIRECCIÓN GENERAL DE SEGUROS Y FONDO DE PENSIONES



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



DIRECCIÓN GENERAL DE SEGUROS Y FONDO DE PENSIONES
Paseo de la Castellana, 44
28046 MADRID



Legislation and governing law

For the purposes of this Policy, You as the Insured Person and We as Insurer are governed by Spanish legislation and jurisdiction.

A judge having jurisdiction at Your Usual Place of Residence (that of the Insured Person) will acknowledge the entitlements pursuant to the Policy.

Governance

We, Europ Assistance, S.A., Sucursal en España, with registered address at Paseo de la Castellana, 130, 28046 Madrid, assume the contractually agreed risk; Europ Assistance is authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) with registered office at 4, Place de Budapest, CS , 75436 Paris Cedex 09, France and by the General Directorate of Insurance and Pension Funds (Dirección General de Seguros y Fondos de Pensiones) of the Spanish Economy and Digital Transformation Ministry with regard to market practices.



WHO IS THE DATA CONTROLLER?

Europ Assistance, S.A., Sucursal en España (hereinafter, the "Insurer")
Tax ID: W-2504100-E
Registered Office: Paseo de la Castellana, 130 - 28046 Madrid

- The General Directorate of Insurance and Pension Funds, in accordance with the legally established provisions.

WHAT IS THE PURPOSE OF THE PROCESSING OF YOUR PERSONAL DATA?

The processing is mixed in nature (automated and manual) and undertaken for the following purposes:

- To carry out the performance and fulfilment of the contractual relationship arising from the policy.
- Performance of sales and marketing actions for other products and services of the Insurer.
- Creation of customer satisfaction surveys.
- Preparation, drafting and production of the documentation relating to the insurance.
- Performance of necessary evaluations following the occurrence of a claim or an event covered by the policy subscribed.
- Undertaking of any duty that is legally required or contractually agreed.
- Performance of actions aimed at preventing, detecting or pursuing fraud.

WHAT IS THE LEGITIMATE BASIS OF THE PROCESSING?

- Performance of the contract between the Insurance Policyholder, the insured persons and/or beneficiaries and the Insurance Company.
- Legitimate Interest.
- Legal Duty.

WHO ARE THE RECIPIENTS OF YOUR DATA?

- The companies belonging to the Insurer's Group, in order to manage the contractual relationship held with you.
- The bank of the Insurer and the companies of its Group, along with the bank of the data subject in order to effect the direct debit order in accordance with regulations in force.
- The entities that act as insurance brokers or distributors for the management of the insurance policies processed thereby.
- The service providers chosen by the Insurance Company, the intervention of whom is necessary for the management of the assistance covered under the policy.
- The Commission for the Prevention of Money Laundering and Monetary Offences (SEPBLAC), in order to comply with legally established requirements.

The tax authorities competent in this area, pursuant to compliance of strictly legal and fiscal purposes.

- The Public Authorities with regard to the competencies attributed thereto.
- In the case of insurance cover in the event of death, the General Register of Wills and Testaments, managed by the General Directorate of Registers and Notaries, pursuant to applicable regulations on these matters.

SALES AND MARKETING COMMUNICATIONS

Pursuant to the stipulations of article 21.2 of Act 34/2002, dated July 11, on information society and e-commerce services, it is notified that the Insurer is entitled to send to You information and advertising on products and services sold thereby and that are similar to those purchased. The interested party is entitled to object to the dispatch of electronic marketing messages at any time, by sending an e-mail indicating "COMMUNICATIONS OPT-OUT" in the subject line, to the following address: baja.cliente@europ-asistencia.es

PROCESSING OF HEALTH DATA

The Insurer notifies You that, for the management of claims arising from the policy and coverage included therein, it is necessary that personal data relating to Your health be processed, whether this has been obtained by means of the health questionnaire or any other questionnaire that may in future be provided during the term of the contractual relationship or which the Insurer may obtain from third parties (whether originating from public or private health centres or other health professionals, both national and international, from examinations or additional medical check-ups that may be required by the Insurer or other public or private entities).

PROCESSING OF THIRD-PARTY DATA

In the event that data relating to third parties is provided, the contracting party in the policy is required to have obtained the prior authorisation thereof regarding the transfer of data to the Insurer for the purposes agreed herein.

HOW LONG WILL WE STORE YOUR DATA?

The personal data that is provided will be stored as long as is necessary to comply with the purposes for which it was collected and in order to determine possible liabilities that may be derived from the said purposes.

Within this context, the criteria used by Europ Assistance S.A, Sucursal en España in order to set the data storage time frames are determined in accordance with the requirements set out in applicable legislation and regulations.

In particular and where applicable, legislation regarding the Prevention of Money Laundering and Funding of Terrorism establishes a duty to store the data for a period of ten

years, whereas trade regulations set out a period of six years as of the termination of the contract entered into between the parties.

EXERCISE OF RIGHTS

Users are entitled, at any time and free of charge, to write to the address indicated in the heading of this Privacy Policy, or to the following email address, delegadoprotdatos@europ-assistance.es, attaching a photocopy of the identity document thereof, in order to:

- Access your personal data and obtain confirmation as to whether or not Europ Assistance S.A., Sucursal en España, is processing the user's personal data.
- To rectify imprecise or incomplete data.
- To request the deletion of their personal data where it is no longer necessary for the purposes for which it was collected, or object to the processing of the data.
- Ensure that Europ Assistance S.A, Sucursal en España limits the processing of the personal data to the purposes set out in regulations.
- To request the transferability of Your data.
- Revoke, where applicable, the consent given.
- Procure human intervention, express a point of view and challenge individual automated decisions, including the creation of profiles, that lead to legal effects or significantly impact the data subject.

In the event that it is considered that the rights of the data subject under data protection regulations have not been respected, the data subject is likewise entitled to submit a complaint to the Spanish Data Protection Agency, the address of which is Calle Jorge Juan 6, 28001, Madrid.

In order to exercise this right, the interested party is entitled to contact the Data Protection Officer (DPO):

In order to contact PERSONAL DATA PROTECTION

 delegadoprotdatos@europ-assistance.es

 **EUROP ASSISTANCE**
FAO: Data Protection Officer Paseo de la Castellana, 130 - 28046 MADRID



FLEXMYROOM HOTEL GROUP ASSISTANCE




RISKS COVERED	AMOUNTS INSURED PER PERSON
1. MEDICAL ASSISTANCE	
1.1. Medical expenses outside of the country of the Usual Place of Residence	€150000
1.2. Medical expenses within the country of the Usual Place of Residence	€ 6,000
1.3. Dental Expenses	€300
1.4. Transfer to a hospital in the event of emergency	Included
1.5. Extension of hotel stay, due to <u>Sickness</u> or <u>Accident</u> (maximum 14 days)	€75/day
1.6. Dispatch of a doctor	Included
1.7. Medical counselling by telephone	Included
1.8. Medical transfer of the sick and injured - Where not arranged by Us	Included €3,000
1.9. Return of insured Companions to the place of residence (included in the same booking)	Included
1.10. Accompaniment of minors and dependants	Included
1.11. Extension of hotel stay for Companion "in situ" (maximum 10 days)	€300/day
1.12. Relocation of Companion "in situ" (maximum 10 days)	€20/day
1.13. Relocation of a person to accompany the hospitalised Insured Person	Included
1.14. Lodging expenses of a person to accompany the hospitalised <u>Insured Person</u> (maximum 10 days)	300 €/day
1.15. Lodging expenses of Companion at a clinic (maximum 10 days)	€100/day
1.16. Transfer of mortal remains - Where not arranged by Us	Included €3,000
1.17. Escort of mortal remains (maximum 10 days)	€100/day
2. CURTAILMENT OF STAY	
2.1. Curtailment of <u>Stay</u>	€500
3. TRAVEL ASSISTANCE SERVICES	
3.1. Communications expenses	Included

ASSISTANCE

We consider COVID-19 as equivalent to any other illness. Consequently, Our Assistance cover includes cover for COVID-19 as being equivalent to any other illness.

However, the consequences of a restriction of movement (lockdowns, border closures, states of emergency, generalized quarantine, etc...) as a result of COVID pandemic will be excluded.

The maximum amount of expenditure We pay in each case is that indicated in accordance with the provisions in question for the policy type purchased.

 Covered by your Policy	 Covers What Your Policy Does Not Cover
<div data-bbox="159 512 1108 566" style="background-color: #003366; color: white; padding: 5px;">  Important Clarification </div> <p data-bbox="159 587 1108 694">You will be entitled to the cover indicated, provided that this is contemplated in the policy that You have purchased. It is possible that some of the cover described below is not included in Your policy and, consequently, You will not be entitled to this. Please read Your policy carefully.</p> <ul data-bbox="159 774 1108 1308" style="list-style-type: none"> • Medical / hospital assistance in the event that You become ill with COVID-19 • Diagnostic test (PCR), to confirm infection by COVID-19, in the event that: <ul style="list-style-type: none"> • You display symptoms • You do not display symptoms; however, a test is required by the hospital or medical centre in order to carry out the treatment of another illness or an accident • Return relocation to Your place of residence in the event that You are unable to return as a result of having been ill due to COVID-19 • Transfer of mortal remains in the event that You die from COVID-19. Provided that there are no impediments in terms of legal or governmental regulations or health measures. • Extension of stay in a hotel/accommodation in the event that You are ill, though do not require hospitalisation The aforementioned hotel stay must be prescribed by a doctor. • Curtailment in the event that a member of Your Immediate Family: <ul style="list-style-type: none"> • Dies as a result of COVID-19 or • Is hospitalised due to COVID-19 	<ul data-bbox="1187 475 2128 941" style="list-style-type: none"> • Return travel to Your Usual Place of Residence where You are not ill, though are unable to return by the means initially envisaged as a result of a pandemic situation (closure of borders or airports, flight cancellations, etc.).. • Extension of a hotel stay in the event that, although You are not ill: the authorities impose a lockdown or restrict mobility. • Curtailment in the event that a member of Your Immediate Family is ill with COVID-19 and non-symptomatic or does not require hospitalisation. • The cost of a diagnostic test (PCR): <ul style="list-style-type: none"> • where You do not display any symptoms, • where this is not required in order to receive treatment for any other illness or an accident or • the authorities of the country where You are located request this following Quarantine due to COVID-19 or where You have recovered from the illness. • The resort / hotel where You are located is entirely put into <u>Quarantine</u>.



 **europ
assistance**
you live we care

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