

Optional Insurance



A company of ATLANTIGO

Table of benefits

1) Assistance guarantees

1.1. Assistance to people

1.1.1. Medical and health care assistance	35.000 €
1.1.5. Costs of urgent dental treatment	150 €
1.1.10. Repatriation or medical transport of ill or injured persons	unlimited
1.1.11. Repatriation or transport of companions (2).....	unlimited
1.1.12. Repatriation or transport of minor children or dependent persons.....	unlimited
1.1.13. Repatriation or transport of the deceased insured party.....	unlimited
1.1.15. Early return due to the death of a relative	unlimited
1.1.16. Early return due to the hospitalisation of a relative more than 5 days	unlimited
1.1.17. Early return due to a serious incident affecting the home or professional premises of the insured.....	unlimited
1.1.26. Extension of hotel stay due to medical prescription (100 euros/day).....	1.200 €
1.1.27. Travel by a person in the case of hospitalisation of the insured more than 3 days.....	unlimited
• 1.1.27.1. Accomodation expenses of the displaced person due to the hospitalisation of the insured more than 3 days (100 euros/day).....	1.000 €
1.1.66. Medical and health assistance for a pre-existing condition	30.000 €
1.1.70. Rejoining the planned trip after hospitalisation	250 €
1.1.71. Covid-19 diagnosis PCR test cost during the trip.....	200 €
1.1.72. Extended stay due to covid-19-related medical quarantine (267 euros/day).....	4.000 €

2) Luggage guarantees

2.1. Material losses	900 €
2.3. Costs due to delay in the delivery of luggage (from 24 hours)	150 €

3) Guarantees relating to cancellation, interruption and change of conditions of the trip

3.1. Travel cancellation costs	
• Europe.....	1.000 €
• Worldwide	2.000 €

4) Guarantees for delays in the trip and losses of services

4.1. Costs caused by a delay in the departure of a means of transport (50 euros for 6 hours and 50 euros each additional 6 hours)	150 €
4.4. Costs caused by the forced extension of a trip (maximum 75 euros/day)	150 €
4.6. Costs caused by missing connections in the means of transport (at least 4 hours late)..	200 €
4.12. Loss of contracted services	750 €

5) Accident guarantees

5.4. Accidents of the means of transport	
• 5.4.1. Permanent disability due to accident of the means of transport.....	15.000 €
• 5.4.2. Death due to accident of the means of transport.....	15.000 €

6) Civil liability guarantees

6.1. Private civil liability	60.000 €
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When Policy conditions or an excerpt of the same are required to be issued in a language other than Spanish, in the event of litigation, the conditions in the Spanish-language version shall prevail over all other language versions.

The best services included



Do not forget...

- This document is a sales overview of a merely informative nature. It is not of a contractual nature nor does it substitute the general terms and specifics of the policy.
- Coverage of this product is guaranteed by Mana Underwriting, S.L.U., in the name and on behalf of White Horse Insurance Ireland dac.
- Prices valid up to 30/04/2025.




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Optional Insurance

Causes of cancellation

The INSURER guarantees, up to the limit established in the SPECIFIC CONDITIONS, the reimbursement of costs due to the cancellation of a trip by the INSURED and which are billed to the latter due to application of the general sales conditions of any of the trip providers, provided that the trip is cancelled before it begins and due to one of the causes which affect the INSURED and which are listed below, which arose after the insurance policy was contracted and which prevents the INSURED from travelling on the contracted dates.

This guarantee shall be understood to include duly accredited HANDLING COSTS, those of cancellation (if any) and any penalty which may have been applied in accordance with the law or the conditions of the trip.

For health reasons

3.1.1.1) Serious illness, serious accident or death of:

-The INSURED, his/her spouse or ancestors or descendants to the degree of consanguinity, affinity or laterality indicated in the Specific Conditions of the Policy.

-A companion of the INSURED named in the same reservation and also covered by the policy.

-The professional locum of the INSURED, provided it is vital that the INSURED must then take over that position or responsibility.

-The person who is to take care of minor or dependent person during the time of the trip. That guarantee shall only be valid if, at the time the insurance policy is contracted, the full name of that person is provided.

Any alteration in health of the Insured Person that impedes the carrying out of the activity object of the insurance and is confirmed by the Insurer's medical service will also be a reason for cancellation, provided that it is not considered a serious illness or accident.

Where the illness or accident affects any of the aforementioned persons, other than the INSURED, it will be defined as serious when, after taking out the insurance cover, it involves hospitalisation or the need for bed rest and, in the opinion of a medical professional, the need for continuous care and attention from health care workers or persons designated for that purpose, following a medical prescription, and it is estimated that this situation will be maintained within 12 days before the start of the trip.

The INSURED must immediately report the incident on the date on which it takes place, and the INSURER reserves the right to pay a medical visit to the INSURED, companion, locum or carer, in order to evaluate whether the cause really does make it impossible to travel. If the illness does not require hospitalisation, the INSURED must immediately inform of the incident which gave rise to the cause of cancellation of the trip.

3.1.1.2) An unexpected call for surgical intervention, as well as the medical tests prior to that intervention, provided that this circumstance prevents the INSURED from making the trip.

ded that this circumstance prevents the INSURED from making the trip.

-The INSURED, his/her spouse or ancestors or descendants to the degree of consanguinity, affinity or laterality indicated in the Specific Conditions of the Policy.

-A companion of the INSURED named in the same reservation and also covered by the policy.

-The professional locum of the INSURED, provided it is vital that the INSURED must then take over that position or responsibility.

-The person who is to take care of minor or dependent person during the time of the trip. That guarantee shall only be valid if, at the time the insurance policy is contracted, the full name of that person is provided.

3.1.1.3) Call for an organ transplant by the INSURED, the companion, or ancestors or descendants to the degree of consanguinity, affinity or laterality indicated in the Specific Conditions of the Policy, provided that they were already on the waiting list at the time the trip and the insurance were contracted.

3.1.1.4) Call for medical tests of the INSURED or his/her ancestors or descendants to the degree of consanguinity, affinity or laterality indicated in the Specific Conditions of the Policy, made by the Public Health Agency and urgent in nature, provided that those tests coincide with the dates of the trip and are justified by the seriousness of the case.

3.1.1.5) Serious illness, serious accident or death of the immediate superior of the INSURED, which occurred after the insurance policy was contracted and provided that that circumstance prevents the INSURED from travelling due to the requirements of the company of which he or she is an employee.

3.1.1.6) Any health alteration in children under 48 months of age that, without being considered a serious illness, has a recommendation not to travel issued by a doctor and occurs within 2 days prior to the start of the trip.

Children under 48 months must be INSURED under this policy or first-degree relatives of the INSURED.

3.1.1.7) Serious complications during the pregnancy of the INSURED, or miscarriage, which, in the opinion of a medical professional, requires hospitalisation or rest. Births and complications during pregnancy from the seventh month of gestation are excluded.

When the INSURED has to cancel for this reason, their spouse or partner, and minors, registered in the same booking and also insured, will also be covered.

3.1.1.8) Premature birth by the INSURED, before 29 weeks of gestation.

3.1.1.9) After-effects of a vaccination which is necessary for a trip, provided that they cause a serious illness.

3.1.1.10) Chronic or pre-existing illnesses of the INSURED that require medical care during the 12 days prior to the start of the trip

3.1.1.11) Mental illnesses of the INSURED that require hospitalisation of more than 7 days

3.1.1.13)) In the event of a positive result from a medical COVID-19 test that certifies the identity of the INSURED PARTY and was obtained no more than 72 hours prior to the start of the trip, provided that this implies hospitalisation, an obligation to maintain medical quarantine, or prevents the insured party from going on the trip in compliance with access restrictions to the means of transport for the trip or access restrictions to the destination.

When the INSURED has to cancel for this cause, will be covered too the cancellation of:

-His/her spouse or ancestors or descendants to second degree of consanguinity, affinity or laterality, registered in the same reservation and also covered by the policy.

-A companion of the INSURED named in the same reservation and also covered by the policy

This cause will be valid within 7 days of taking out the insurance if it was not contracted in the moment of the confirmation of the reservation.

For legal reasons

3.1.2.1) Being called for jury service or as a witness in a court of law, with the exception of legal practitioners.

3.1.2.3) Sitting official competitive examinations organised by a public body after the insurance has been taken out. Examinations held on dates prior to the start of the trip and competitive examinations for which the insured has registered on dates subsequent to booking the trip and/or taking out the insurance are excluded.

3.1.2.4) Summons to serve as an electoral officer.

3.1.2.5) Knowledge, after the reservation was made, of the obligation in regard of the tax authority to make an additional declaration of earnings, where the amount to be paid exceeds €600.

3.1.2.6) Denial of visas for unjustified reasons. The denial of visas when the INSURED has not taken the necessary steps in due time and form for the granting of the visa is expressly excluded.

3.1.2.7) Police custody of the INSURED for non-criminal reasons.

3.1.2.8) Giving up of a child for adoption.

The prior formalities and travel necessary to formalise the giving up of a child for adoption or fostering are excluded.

3.1.2.9) Official summons to the INSURED in relation to divorce proceedings. Summonses for formalities with his or her own lawyer are excluded.

3.1.2.10) Summons to the INSURED to sign official documents before the Public Authorities on the envisaged dates of the trip.

For work related reasons

3.1.3.1) The INSURED PARTY's dismissal from employment, for reasons other than on disciplinary grounds, provided they had received no verbal or written notice when they took out the insurance policy. This cover will not apply to employment contracts that have terminated, voluntary resignations or failures to pass probationary periods under any circumstances.

3.1.3.2) Incorporation by the INSURED into a new job, in a different company, provided that it is with an employment contract and it occurs after the insurance policy was taken out and the INSURED had no knowledge of that circumstance when the reservation was made. This coverage shall also be valid if the INSURED was previously unemployed prior to taking up the job.

The multiple contracts with temporary employment agencies (ETT) to carry out work for other companies will be considered as contracts for the companies in which the worker carries out their activity.

3.1.3.3) The forced transfer of workplace for a period of more than 3 months.

3.1.3.4) Extension of the INSURED's employment contract, provided there had previously been no verbal or written notification.

3.1.3.5) Presentation of a Layoff Plan which directly affects the INSURED as an employee, and which means the loss of his/her job or a reduction in his/her working hours. That circumstance must arise after the date on which the insu-

rance policy was contracted.

3.1.3.6) Court declaration of suspension of payments of a company which prevents the INSURED from exercising his/her professional activity.

For extraordinary reasons

3.1.4.1) Serious damage due to fire, robbery, explosion or other events of nature which affect the usual or secondary residence of the INSURED, or the professional premises where he or she exercises a liberal profession or runs a company, which makes his or her presence necessary.

3.1.4.2) Accident in the Insured Party's home, occurring after the insurance policy was contracted, leading to a loss of over €600 and which is not covered by the home insurance policy.

3.1.4.3) Acts of air, land or sea piracy which make it impossible for the INSURED to start or continue the trip. Terrorist acts are excluded.

3.1.4.5) Official declaration of a disaster area at the INSURED PARTY's place of residence or the travel destination. The declaration of a disaster area at the place of transit towards the travel destination is also covered by this guarantee, provided that that is the only way to reach the destination. For this cause, a maximum sum of compensation per claim of €500,000 is established.

3.1.4.6) Summons to urgently and obligatorily join the Armed Forces, Police, Civil Guard or Fire Service.

3.1.4.7) On trips whose purpose is the practice of skiing, the lack of snow preventing the practice of that sport shall also be a covered cause. The claim must be declared during the last three days before the arrival at the ski resort, providing a certificate issued by the resort which accredits that at least 70% of the slopes or skiable areas of the chosen resort are closed.

3.1.4.9) For travel involving river cruises, drops in water levels which prevent navigation and, therefore, the cruise from taking place are covered. It will be necessary to provide the supplier's notification of the cancellation of the cruise, indicating the reason for its cancellation.

Other causes

3.1.5.1) Theft of documents necessary to make the trip, which occurred on dates or in circumstances which make it impossible to replace those documents before the start of the trip, thus preventing the INSURED from making the trip. Excluding theft, loss or misplacement.

3.1.5.2) The obtainment of a trip and/or stay similar to that contracted, at no cost, in a public lottery and before a notary public.

3.1.5.3) Award of official grants which make it impossible to travel.

3.1.5.4) Cancellation of wedding ceremony, duly accredited, provided that the insured trip is a honeymoon.

3.1.5.5) Breakdown of the vehicle owned by the INSURED, preventing the start or continuation of the trip, provided that the main means of transport for the trip is that vehicle. The breakdown must require repair taking longer than 8 hours or a sum of over €600, in both cases according to the manufacturer's scale.

3.1.5.6) Theft or accident of the vehicle owned by the INSURED which prevents the start or the

3.1.5.8) Theft, death, illness or serious accident of a pet or guard animal. For the purposes of this coverage, the animal must be the property of the INSURED, it must reside at the INSURED's usual residence, and it must be registered and identified by means of a tag, tattoo or microchip number.

For the purposes of this Policy, the following terms are defined as follows:

-The 'theft of a pet' means the unlawful taking of the animal by third parties by means of acts which involve forced entry or violence towards people. The INSURED must present a copy of the report of that theft, which must be dated no earlier than 3 days before the start of the trip.

-A 'serious illness or accident by the pet' means the deterioration of its health, provided that, in the opinion of a veterinarian, it occurred after the insurance policy was contracted, and which requires constant care and attention. That veterinary prescription must be issued within the 12 days prior to the start of the trip.

This coverage shall not be applicable in the case of animals which were already ill when the insurance policy was taken out, which are in an advanced state of gestation or have recently given birth, nor to young animals under the age of 2 months.

3.1.5.9) Cancellation by the persons who are to accompany the INSURED, up to a maximum of two, registered for the same booking and insured in this same policy, provided that that cancellation is as a result of one of the causes envisaged in this guarantee and, due to it, the INSURED has to travel alone. People under the age of 18 are excluded.

When the INSURED has cancelled his trip to the cause of own decision, it will also apply an excess equivalent to 15% on the total cost of cancellation of the booking shall be applicable in each claim covered by this cause

If the INSURED'S companion decides to continue with the trip and use it alone, the INSURER will be responsible for the additional expenses that the travel provider may charge as a supplement up to a maximum amount of €180 per insured person.

In this case, only two insured persons will be covered due to a companion cancelling due to any covered cause.

3.1.5.10) Additional costs which may be incurred due to the change of the person named in the booking, in those cases in which the INSURED transfers the trip to another person, provided that that transfer is due to one of the causes envisaged in this guarantee and the sum of those costs does not exceed the cost of cancellation of the trip.

3.1.5.11) Decision by the INSURED to not make the trip, because of a delay in the means of transport of more than 24 hours, which means that the purpose of the trip is no longer valid, or more than half of it has elapsed

The cancellation costs will be reimbursed, provided they have not previously been paid by the transport company. A maximum sum of compensation per claim of €500,000 is established.

Optional Insurance

Prices per person and trip | Taxes included

Optional Insurance

	Portugal	Europe	Worldwide
Up to 34 days	23,28 €	43,81 €	70,96 €