

W2M Inclusión

Policy number

ESE02-I21-21A1

Table of benefits

1) ASSISTANCE GUARANTEES

1.1. Assistance to people	
1.1.1. Medical and health care assistance.....	3.500 €
1.1.5. Costs of urgent dental treatment.....	60 €
1.1.10. Repatriation or medical transport of ill or injured persons.....	unlimited
1.1.13. Expatriation or transport of the deceased insured party.....	unlimited
1.1.15. Early return due to the death of a relative.....	unlimited
1.1.27. Travel by a person in the case of hospitalisation of the insured.....	unlimited
• 1.1.27.1. Accommodation expenses of the displaced person due to the hospitalisation of the insured.....	400 €
1.1.66. Medical and health assistance for a pre-existing condition.....	3.500 €

2) LUGGAGE GUARANTEES

2.1 Material losses.....	300 €
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6) CIVIL LIABILITY

6.1. Private civil liability.....	6.000 €
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Exclusions

ASSISTANCE

- a) The guarantees and provisions that have not been requested from the INSURER or that have not been made by it or with its agreement, except in the case of force majeure or demonstrated material impossibility.
- b) Losses caused by wilful misconduct of the INSURED, the POLICYHOLDER, the BENEFICIARIES or the persons travelling with the INSURED.
- c) Losses occurring in the event of wars, demonstrations and popular uprisings, acts of terrorism or sabotage, strikes, arrests by any authority for crimes not resulting from traffic accidents, restrictions on free movement or any other case of force majeure, unless the INSURED proves that the loss is not related to the event for which the claim is made.
- d) Doing any type of sport where the insurance modalities "TRIP INCLUDING AN ALTERNATIVE TOURISM ACTIVITY" or "TRIP INCLUDING A SPORTS ACTIVITY" have not been contracted and are expressly specified in the Particular Conditions of the policy.
- e) Accidents arising due to taking part in sports competitions, official or private, as well as training or trials, sports expeditions and bets, with the exception of fun runs in a non-professional capacity.
- f) Losses caused by radiation from transmutation or nuclear disintegration or radioactivity, as well as those deriving from biological or chemical agents.
- g) Rescue in the mountains, at sea or in the desert if the mobilisation of that operation is unviable.
- h) Except as indicated in the assistance guarantees of these General Conditions, pre-existing or congenital conditions, ailments and diseases, as well as their consequences suffered by the INSURED prior to the policy coming into effect.
- i) Any illnesses and accidents occurring when exercising a manual profession or one which requires intense physical effort.
- j) Suicide or illnesses and/or injuries resulting from attempted suicide or intentionally caused by the INSURED to themselves.
- k) Treatments or illnesses or pathological conditions caused by ingesting or administering toxic substances (drugs), alcohol, narcotics, or from the use of medication without a prescription.
- l) Expenses incurred for any type of prosthesis and orthosis, EXCEPT those expressly included in coverage 1.1.48. PAYMENT OF CRUTCHES.
- m) Births.
- n) Pregnancies, except for unforeseeable complications in the first 24 weeks of gestation.
- o) Regular medical, preventive or paediatric examinations.
- p) Any kind of medical or pharmaceutical costs arising as a result of fraud by the INSURED PARTY, or due to abandoning treatment leading to a predictable deterioration of health.
- q) The INSURER will not be responsible for medical or pharmaceutical costs whose amount is less than €9.00.
- r) Medical costs deriving from trips booked or commenced in contravention of medical advice.

s) If the INSURED travels in order to receive medical treatment and the claim is related to that treatment.

t) Recklessness, serious negligence and participation by the INSURED in betting, challenges, fights or criminal acts, except when acting in legitimate defence or attempting to save persons or property.

u) The use of vehicles greater than 125 cc.

v) Medical expenses derived from psychic, mental or nervous illnesses with or without hospitalisation EXCEPT those expressly included in coverage 1.1.3. EXPENSES FOR PSYCHOLOGICAL OR PSYCHIATRIC ILLNESSES.

w) In the case of incidents occurring during the insured trip, any type of medical or pharmaceutical expense incurred after the INSURED has returned home, EXCEPT for expenses expressly included in cover 1.1.53. REHABILITATION EXPENSES.

x) Additional expenses derived from the transport of pets (muzzle, cage, leash, etc.) when cover 1.1.79 is used EXPENSES OF THE INSURED PARTY DERIVED FROM ACCOMMODATION OR SENDING A PROFESSIONAL DRIVER DUE TO IMMOBILISATION OF THE VEHICLE

With the prior, express authorisation of the INSURER and by means of an agreed additional premium, exclusions e), h) and i) may be eliminated, which will be specified in the Specific Conditions of the Policy.

LUGGAGE

a) Goods and materials for professional use, UNLESS guarantee 2.2. MATERIAL LOSSES IN PROFESSIONAL LUGGAGE has been contracted.

b) Jewels (which shall be understood to mean objects of gold, platinum, silver, pearls or precious stones), currency, banknotes, travel tickets, stamp collections, securities of whatever nature, identity documents and, in general, all paper documents and financial instruments, credit cards, memory discs or tapes, documents recorded on magnetic tapes or filmed, valuable objects (which shall be understood to mean any objects of silver, paintings, works of art, and all types of art collections, as well as valuable furs), prostheses, headphones, spectacles and contact lenses, musical instruments, telephone devices, electrical equipment, digital equipment, computer materials of all kinds, as well as their accessories, EXCEPT those expressly included in the ROBBERY AND MATERIAL DAMAGE OF LUGGAGE coverage of guarantees 2.1. MATERIAL LOSSES AND 2.2. MATERIAL LOSSES IN PROFESSIONAL LUGGAGE.

c) Sporting materials, UNLESS the guarantees of the "SPORTING ACTIVITY" EXTENSION have been contracted.

d) Robbery, which is understood to be the taking of property which does not belong to one, not involving violence, intimidation of people or forced entry.

e) Damage due to normal or natural wear and tear, inherent defect, inadequate or insufficient packaging, even if caused by the transport company, or the slow action of the weather.

f) Losses due to the fact that an object, not entrusted to a transport company, has simply been mislaid or forgotten.

g) Robbery during the free practice of camping or caravanning, and valuable objects are completely excluded in any form of camping.

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- h) The robbery of luggage or personal belongings which are in vehicles or tents.
- i) Damage, loss or robbery resulting from the fact that personal effects or objects were left unattended in a public place or one which is placed at the disposal of a number of occupants.
- j) Any breakage of the luggage which is not due to one of the covered causes.
- k) Damage caused, directly or indirectly, as a result of acts of war, civil or military disturbances, riots, strikes, earthquakes, radioactivity or any cause of force majeure.
- l) Damage caused intentionally by the INSURED, or due to serious negligence by the INSURED, and damage caused by the spillage of liquids inside the luggage.
- m) All motor vehicles, as well as their complements and accessories.

CIVIL LIABILITY

- a) Any type of Liability that corresponds to the INSURED for the driving of motor vehicles, aircraft and boats, as well as the use of firearms.

- b) The Civil Liability deriving from any professional, union, political or associative activity.
- c) Fines or sanctions imposed by Courts or authorities of all kinds.
- d) The liability deriving from the practice of professional sports, as well as the following sports even if it as an amateur: mountaineering, boxing, bobsleigh, speleology, judo, parachuting, hanggliding, gliding, polo, rugby, archery, yachting, martial arts, and those performed with motor vehicles.
- e) Damage to objects entrusted, for any reason, to the INSURED.
- f) Losses or prejudicial consequences which do not derive directly from material damage or personal injury suffered by the third-party claimant.
- g) Any claim for moral damages, in defence of one's honour, slurs, defamation or insults.

INSTRUCTIONS TO FOLLOW IN THE EVENT OF CLAIM

ASSISTANCE

At the occurrence of a claim event which may give rise to the services covered, the Insured must without exception contact the emergency telephone :

+34 91 084 87 94

It is imperative to call the Insurance Company so as to have the right to receive the insurance policy's services..

This call may be made via reverse charge. Indicating:

- The name of the Insured
- The policy number
- The place and telephone number where he is
- The type of assistance needed.

REIMBURSEMENT OR INDEMNITY CLAIMS

In the event of any other claims, please visit our online claims management site at www.intermundial.es/siniestros

1. Sign up and get access to the customer area
2. Insert your policy number
3. Just three clicks to know what the required documentation is needed
4. Attach the requested documents to the site

One of our claims handlers will contact you within 24 hours to follow up the claim and you can access to the platform to know the status of the claim at any time just introducing your claim number

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.

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, whose information is included in White Horse Insurance Ireland dac.



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To process and resolve queries and complaints, the Broker has a customer care service that has been outsourced to Inade, Instituto Atlántico del Seguro, S.L., located in Vigo, in the province of Pontevedra, post code 36202, Calle La Paz, 2 bajo. The aforementioned service is obliged to resolve said complaints and claims in a maximum period of two months from the date on which they are submitted. In the event that the Customer is unsatisfied with the resolution, he/she may contact the claims service of the Directorate General of Insurance and Pension Fund; in order to do so, it is essential that the customer demonstrates he/she has submitted the claim or complaint in writing to the Customer Care Service of the Broker

Antes, durante y después de tu viaje.

Contactanos en www.intermundial.es

