

W2M Opcional

Policy number

ESE04-I21-21A1

Table of benefits

1) ASSISTANCE GUARANTEES

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|---|------------------|
| 1.1. Assistance to people | |
| 1.1.1. Medical and health care assistance | 30.000 € |
| 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 (two)..... | 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 hospitalization of a family member for 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).... | 1.000 € |
| 1.1.27. Displacement of a person in case of hospitalization of the insured longer than 5 days: | |
| • Travel expenses | Unlimited |
| • Accommodation costs (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 (Included Covid-19)..... | 200 € |
| 1.1.72. Extended stay due to covid-19-related medical quarantine (267€/day)..... | 4.000 € |

2) LUGGAGE GUARANTEES

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| 2.1 Material losses..... | 750 € |
| 2.3. Delay in the delivery of luggage (over 24 hours)..... | 100 € |

3) GUARANTEES RELATING TO CANCELLATION, INTERRUPTION AND CHANGE OF CONDITIONS OF THE TRIP

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|--------------------------------|----------------|
| 3.1. Travel cancellation costs | |
| • Continental..... | 1.000 € |
| • Worldwide | 2.000 € |

4) GUARANTEES FOR DELAYS IN THE TRIP AND LOSSES OF SERVICES

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|--|--------------|
| 4.1. Costs caused by a delay in the departure of a means of transport | 150 € |
| 4.4. Costs caused by the forced extension of a trip (máximum 75 euros/day)..... | 150 € |
| 4.6. Costs caused by missing connections in the means of transport (at least 4 hours of delay)..... | 200 € |
| 4.12. Loss of contracted services..... | 750 € |

5) ACCIDENT GUARANTEES

| | |
|--|-----------------|
| 5.2. Accidents of the means of transport | |
| • Permanent invalidity..... | 15.000 € |
| • Death | 15.000 € |

6) CIVIL LIABILITY

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|-----------------------------------|-----------------|
| 6.1. Private civil liability..... | 60.000 € |
|-----------------------------------|-----------------|

Exclusions

ASSISTANCE

- a) The guarantees and benefits that have not been requested from the INSURER and that have not been carried out by or with its agreement, except in cases of force majeure or proven 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.
- 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) If the INSURED travels in order to receive medical treatment and the claim is related to it.
- u) Reckless negligence, gross negligence and participation of the INSURED in bets, challenges, fights or criminal acts, except actions in legitimate defense or in an attempt to rescue people or property.
- v) The use of two-wheeled vehicles with a cylinder capacity greater than 125 c.c.

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w) Medical expenses derived from mental, mental or nervous illnesses with or without hospitalization EXCEPT those expressly included in the coverage 1.1.3. EXPENSES FOR PSYCHOLOGICAL OR PSYCHIATRIC ILLNESS.

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. 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, telephony 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. and 2.2.
- 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.
- 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.

CANCELLATION, INTERRUPTION AND CHANGE OF CONFITIONS OF THE TRIP

- a) A cosmetic treatment, a cure, a recommendation not to travel by air due to a diagnosis which does not make it impossible to use the contracted means of transport, the lack or contraindication of vaccination, the impossibility of continuing the recommended preventive medicinal treatment at certain destinations, the voluntary termination of pregnancies, alcoholism, the consumption of drugs or narcotics, unless they were prescribed by a doctor and they are consumed in the manner indicated.
- b) Mental, psychological or nervous disorders and depressions without hospitalisation, or which justify hospitalisation of less than seven days.
- c) Chronic, pre-existing or congenital conditions of all travellers who have suffered aggravations within the 30 days prior to contracting the policy.
- d) Chronic, pre-existing, congenital or degenerative conditions of the relatives described in the Specific Conditions who are not insured and who suffer deteriorations in their condition which do not require emergency clinical treatment or hospitalisation, after the time the insurance policy was contracted.
- e) Recklessness, serious negligence and participation in betting, competitions (with the exception of fun runs in a non-professional capacity), contests, duels, crimes, brawls, except in the case of legitimate defence.
- f) Epidemics, pandemics, medical quarantine and pollution, in both the country of origin and the travel destination or the countries of transit.
- g) War, declared or not, riots, uprisings, acts of terrorism, all effects of radioactivity, as well the conscious failure to observe official prohibitions.

h) Non-presentation, for whatever reason, of the documents necessary for travel such as the passport, visa, tickets, ID card or vaccination certificate, EXCEPT in the case of the robbery of documents necessary to make the trip, on dates or in circumstances which make it impossible to replace those documents in time, contemplated in the "Trip Cancellation Costs" guarantee.

- i) Wilful acts, such as self-injuries caused intentionally, suicide or attempted suicide.
- j) Cases which derive, directly or indirectly, from events caused by nuclear energy, radioactive radiations, natural disasters (EXCEPT an official declaration of a disaster area at the place of residence of the INSURED or at the destination of the trip, contemplated in the CANCELLATION COSTS coverage), acts of war, riots or terrorist acts.
- k) Additional costs or charges deriving from errors or omissions in the booking of the trip or in the obtainment of visas or passports.
- l) Failure by the INSURED to appear on the day and at the time envisaged for the start of the first service contracted as part of the trip ("No show").

DELAYS AND LOSSES OF SERVICES

- 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 which occurred 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 those events EXCEPT those expressly included in the coverage 4.12. LOSS OF CONTRACTED SERVICES
- d) Losses caused by radiation from transmutation or nuclear disintegration or radioactivity, as well as those deriving from biological or chemical agents.
- e) Restaurant and hotel expenses other than those covered by the policy.
- f) Cases of social conflicts.

ACCIDENTS OF THE MEANS OF TRANSPORT

- a) Trips lasting more than 45 consecutive days covered by the same ticket or transport document.
- b) Accidents suffered as a result of war events, even when not declared, acts of terrorism and sabotage.

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, hang-gliding, 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.

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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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