



TRAVEL INSURANCE

FINANCIERA D'ASSEGURANCES

CANCELLATION OF STAY

General terms and conditions

 **europ
assistance**
you live we care

 **Financiera
d'Assegurances**

One-click information

In order to directly consult the section in which You are interested,
You may go directly to the Contents and click the corresponding section.



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The purpose of this Policy is to establish insurance for cancellation costs in the event that You are required to cancel or interrupt your stay to a chance event.

This chance event must occur following a period of 72 hours subsequent to purchasing the insurance unless the insurance is purchased at the same time as **the rest of services**.

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

One-click information



In order to directly consult the section in which You are interested, You may go directly to the Contents and click the corresponding section.

If You click on the **underlined words** that You find throughout this document, You will go directly to the corresponding section.

Policy Types

We offer you different economic limits so that You can contract the option you need.

The insurance, and financial limits will be as indicated in Your Specific Terms and Conditions, along with the cover period 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 this Policy

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



What is covered by your policy

On the left-hand side We detail the cover for each provision.



What is not covered by your policy

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

Throughout the terms and conditions, we will provide You with additional information, clarification and suggestions in the following manner:



Information



Clarification



Suggestion



Note



Advice

We will indicate the information, clarification or suggestion that We wish to provide.

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.

Your Policy**How to get the best from Your insurance**

We want you to get the most out of Your 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 Your Policy because, in the event that these conditions are not met, it could affect any claim or request that You make.

By accessing <https://e-financera.eclaims.europ-assistance.com/> you will be able to take advantage of the Travel Protection Portal service, where You will find additional services and tools which are highly beneficial for Your peace of mind throughout Travel.

Modification of the details 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.

In particular, must inform Us of changes relating to:

- Your place of residence
- Travel destination
- Departure or return dates

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

CUSTOMER SERVICE

913543736



claimshotelesandorra@roleurop.com

**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:

- 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 or module
- The insurance excess that We indicate in each section
- Airport fees, management fees for the issue or cancellation of services, insurance premiums, or any other supplements that are not borne by the providers of the services.
- Management fees for the issue or cancellation of services. These are the amount-charged by travel agencies in exchange for their work.
- Insurance premiums. The payment of the insurance is what enables You to request the reimbursement of the costs arising from the cancellation of Travel.
- Any other supplement that is not charged by service providers (airlines, rail companies, for example)

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

**Important information**

Some important conditions applying to Your 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.
- Your Policy is intended solely for persons resident in any country of the world.
- Solely those events that occur within the effective term of the insurance shall be covered.

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

CANCELLATION COSTS



<https://e-financera.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 expenditure and track the progress thereof.



COMPLAINTS SERVICE



info@e-financera.com



FINANCERA D'ASSEGURANCES
C/ Babot Camp, 11
AD500 Andorra la Vella



APPLICATION FOR AUTHORISED PAYMENTS



<https://e-financera.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.



FINANCERA D'ASSEGURANCES
C/ Babot Camp, 11 AD500 Andorra la Vella

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



Important conditions with respect to Your Policy

- The duration of the insurance, the territorial scope for cover, as well as the policy type chosen and coverage and exclusions thereof, shall be those stipulated in the Specific Terms and Conditions of Your Policy.
- Your Policy is intended solely for persons resident in any country of the world.
- Solely those covered Insured Losses that occur within the effective term of the insurance shall be covered.

Entry into force and insurance term

Your insurance policy will enter into force on the date indicated **in the Specific Terms and Conditions provided that You have accepted the terms and conditions and paid the Premium.**

Commencement of insurance cover

Cover shall commence on the date indicated in the Specific Terms and Conditions of the Policy.

For cover relating to costs of cancellation of travel prior to commencement, the event causing the cancellation of Travel must occur following a period of 72 hours subsequent to the purchase of the insurance.

Insurance Term

The insurance term shall be that stipulated in the Specific Terms and Conditions of Your Policy.

Duration of Travel

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 90 consecutive days

Territorial Scope

Coverage under this Policy shall be valid throughout the territorial scope indicated in Your Specific Terms and Conditions. This shall consist of the scope for which You have 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.

Insurance Limits

The financial limits that are shown for each of the guarantees 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 shall be those corresponding to the policy type purchased.

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 guarantees undertaken in performance of this Policy are covered in part or wholly by another Insurer, Social Security or any other institution or person, We shall 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 which may be considered necessary.

In any event, We have the right 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 in the name of the Policyholder via a insurance broker or agent shall also be valid.

Divergence

Should the content of the policy differ 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 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 shall stand.

International Sanctions

We shall 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 web pages:

<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 shall be necessary to substantiate that travel to Cuba is in accordance with the laws of the United States.



Important Information

You shall solely benefit from the coverage of Your Policy where You have followed the official travel recommendations 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".

All words and expressions defined below shall have the same meaning in the Policy. Throughout the document they appear in upper case.
The definitions appear in alphabetical order.

A	Abroad	The country other than your country of residence.
	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.
B	Breakdown	Is the damage occurring to a vehicle or means of transport. This damage must be caused by internal, common, unforeseen and unavoidable causes and immobilise and impede the use thereof.
C	Companion(s)	Any person other than the Insured Person registered in the same purchase of Travel. This person is not required to be insured, unless indicated otherwise.
D	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.
E	Epidemic(s)	An Epidemic shall be 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.
F	Force Majeure	Any event not caused by human action. The said event must be unforeseeable or, in the event that it is foreseeable, must prove unavoidable.

I	Immediate Family	Spouse or civil partner duly registered in the corresponding official register. Parents, parents-in-law, children, sons and daughters-in-law, siblings and siblings-in-law, grandchildren and grandchildren-in-law, grandparents and grandparents-in-law.
	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 shall be considered as a single Insured Loss.
	Insured Person(s),You,Your	The private individual that features as the Insured Person in the Specific Terms and Conditions of the Policy. The Usual Place of Residence of the aforementioned. The Insured Person assumes the duties derived from the Policy.

I	Insurer,Us,Our	FINANCIERA D'ASSEGURANCES C/ Babot Camp, 11 AD500 Andorra la Vella
	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.
	Pandemic(s)	An Epidemic shall be 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.
P	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 or village or destination point for the insured Travel.
	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.
	Policyholder	The person or entity that contracts and pays for the Policy to the Insurer. The Policyholder assumes the duties corresponding thereto and that are derived from the Policy.
	Premium	The price of the insurance. The receipt of the premium includes the price of the insurance, any surcharges and legally applicable taxes.
	Quarantine	Temporary isolation of persons to prevent an infectious disease from spreading.

S	Sabotage	Intentional damage or destruction of a service, facilities, process, etc., used in protest against the owner or operator thereof
	Serious Illness / Serious Accident	We consider to be Serious any Illness or Accident that: • 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. We likewise consider the diagnosis of a cancer (or other illness) as a Serious Illness where this requires active treatment on the dates of travel. The aforementioned diagnosis must be subsequent to the purchase of the Policy. Common or minor illnesses (for example, influenza, gastroenteritis, lumbago, asthma, among others) shall be 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.
	Stay	The period of time for which the client has booked a hotel room or rooms.
	Strike	Collective stoppage of work on the part of workers in order to achieve a particular goal or exert pressure with respect to certain situations.

T	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.
	Theft	Removal of another's movable property with violence or intimidation to persons or the use of force.
	Travel	Travel to the Tourist Accommodation, outside the Insured's Usual Domicile, from departure to return.
	Tourist Accommodation	A legally accredited establishment that is professionally engaged in providing lodging to people in exchange for an economic amount. For example: hotels, hostels, hostels, guesthouses, pensions, tourist apartments, rural houses, campsites.
U	Unforeseen Illness	Unforeseen change in the state of health of a person during Travel insured under the Policy. The said alteration in health must require attendance 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.

To request Indemnity / the Payment of Expenses

Our commitment:

- A highly experienced member of Our team shall 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 shall be kept informed of the progress of Your request.

In order to present Your request:

- For each provision We explain the steps to be followed in the event of 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 request, You must provide Your Policy number.

The expenses arising from the provision of justifying statements shall 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
- Which You require



Important information

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

Information and conditions of Your request

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 Your Policy;
- Undertake legal proceedings on Your behalf in order to recover any amount covered by Your 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 Travel. We shall not provide personal information to third parties without Your prior approval.

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

In order that We may pay any expense, the presentation copy of the invoices and proof of payment

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



Important note

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

Currency

At all times We shall 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 shall make payment in Euro. The exchange rate shall be that available at any widely recognized banking institution that accepts the forementioned currency exchange

CANCELLATION OF STAY



CANCELLATION OF STAY

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1. CANCELLATION OF STAY

What is covered by Your Policy**What costs do We reimburse?**

We will pay You for the booking costs invoiced to You by Your Travel supplier(s) and paid by You in accordance with the conditions if You have to cancel Your booking for an insured reason prior to commencement of the booking

You are required to cancel Travel prior to the date of commencement and notify this to the provider(s).

What cancellation costs do we reimburse?

Cancellation costs relating to:

- Transport
- accommodation
- other items and services included in the Grandvalira invoice.

What expenses do We not pay?

- **the cost corresponding to this insurance.**

This cover is valid up to the date and time when you should access your booking.

The insured grounds preventing You from Your booking must arise following 72 hours subsequent to Your purchase of the insurance. This limit is not applicable in the event that You purchase the insurance at the same time as purchasing booking.

The insured grounds preventing You from Travelling on the anticipated date are as follows:

For health reasons:

1. Serious Illness, Bodily Injury or Death of:
 - You
 - an immediate or second-degree family member or relative
 - the person caring for Your children of less than 14 years of age or disabled persons in Your charge.
 - Your professional substitute
2. Death of a relative of yours of third-degree kinship.
3. In the event that You are unexpectedly summoned for surgical intervention.
4. In the event that You suffer complications with pregnancy or suffer a miscarriage.
5. In the event that You are summoned for an organ transplant.
6. In the event that the child or sibling of yours of less than two years of age becomes ill



1. CANCELLATION OF STAY



What is covered by Your Policy

and is covered under this insurance.

For legal reasons:

7. In the event that You are summoned to appear as a party or witness in court or as a jury member.
8. In the event that You are called to serve at an election polling station.
9. In the event that You are detained by the police (provided that this is not for a criminal offence).
10. In the event that You are summoned for procedures relating to Your divorce.
11. In the event that You are to be given a child in adoption on the anticipated dates for-Travel.
12. In the event that You are refused a visa by the Consulate without justified grounds.
13. In the event that You are summoned by an official body in order to sign any document in person

For employment reasons:

14. In the event that You are dismissed from Your employment. This dismissal must not be disciplinary.
15. 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.
16. In the event that You are required to attend official public sector exams on the dates of Travel.
17. In the event that Your employment contract is extended.
18. In the event that You are forcibly transferred in Your work, requiring a change of residence to a different province.

Due to extraordinary circumstances:

19. Severe damage to Your residence (main or secondary) or professional premises. (where Your presence is essential). We consider severe damage to be that produced by a fire, explosion, flooding, Theft or natural forces.
20. In the event that You are unable to commence Travel due to acts of air, land or maritime piracy at any point on the route.
21. In the event that the Authorities officially declare a "disaster area" in the place where Travel commences.
22. In the event of an act of terrorism or a natural Disaster at the destination. This must occur within 30 days prior to the date of commencement of Travel. The aforementioned must likewise occur within a distance of less than 30 km from the destination.



1. CANCELLATION OF STAY



What is covered by Your Policy

23. In the event that Your company is declared insolvent.

Other grounds:

- 24. In the event that Your income tax declaration is challenged by the Inland Revenue (Ministerio of Hacienda) for an amount exceeding 600 Euro.
- 25. In the event that You cancel Travel due to winning similar travel in a public prize draw witnessed by a notary. In the event that Your company is declared insolvent.
- 26. In the event that Your documentation or baggage is stolen immediately prior to Travel, rendering the commencement thereof impossible.
- 27. In the event that Your vehicle or that of Your spouse suffers a breakdown or accident and Travel becomes impossible due to the fact that the repair cost exceeds €600.
- 28. In the event that You are awarded an official scholarship that coincides with Your Travel dates.
- 29. Any other event that is unintentional on Your part and beyond Your control. The statement of the circumstances must be issued and stamped by an acknowledged third-party. We consider a "third party" to consist of any person other than You or an Immediate Family Member, Companion or employee of Yours. The justifying statement must feature the circumstances that prevent You from Travelling and the date of the occurrence thereof. **You are required to pay the equivalent of 20% of the total price of Travel (excl. taxes) by way of an Insurance Excess.**

Where You cancel your booking due to any of the insured grounds, we shall also pay the cancellation costs of a Companion where the said Companion:

- is covered under this insurance,
- features in the same booking as You and
- would be required to travel alone due to the cancellation of booking on Your part.

In the event that You cancel the booking due to any of the insured grounds, we shall also pay the cancellation costs of minors, where the said minors:

- are covered under this insurance,
- feature in the same Travel booking as You and.
- will be in Your charge during Travel and
- You cancel the booking on the basis of any of the grounds insured.

We will not pay the cancellation costs of minors where the Policyholder is a legal person and the person cancelling:

- is an employee of or professionally related to the Policyholder,
- and is the responsible person in charge of the minors



1. CANCELLATION OF STAY



What is covered by Your Policy

In order for Us to be able to pay the expenses You are required to send us:

- A justifying statement issued and stamped by a recognised third-party indicating the cause rendering to travel on the scheduled date of travel.

The justifying

- It must be done by a qualified professional.
- This cannot be done by You, an immediate family member, an accompanying person, or an employee of yours.
- You must include the reason for the cancellation and the date on which the cancellation occurred (hospitalisation, death, Insured Loss etc.).

For example: medical report issued by an intervening doctor or death certificate, fire service report, police report, insurance company report...). We consider a "third party" to consist of any person other than You or an Immediate Family Member, Companion or employee of Yours.

In the event that You cancel the booking on medical grounds, Our medical team will decide whether the cancellation is justified. You must bear in mind that the medical report:

- must not be handwritten.
- must be issued by a specialist in the illness or disease that You have suffered.

In the event that the medical report is handwritten and/or has been issued by a general practitioner, and our medical team so requests, You are required to send us:

- a copy of the prescriptions for the medication prescribed by the doctor
- proof of payment for this medication
- a copy of the invoice and/or receipts for the payment of the service to the organiser.
- a copy of the invoice for the cancellation charges and the proof of payment for the costs of cancelling Your Travel
- any other document that We require in order to process Your case.

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

The expenses that We pay are those invoiced by Your service provider pursuant to the proper application of the conditions of sale.



CANCELLATION OF STAY

 Procedures in the event of Insured Loss

What You should do prior to and during your claim for the reimbursement of expenses

You are required to notify the curtailment of Stay to GrandValira as You become aware of this.

In the event of failure to perform the aforementioned, this provision shall cease to be applicable.

TRAVEL CURTAILMENT COSTS



<https://e-financera.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 expenditure and track the progress thereof.



Important advice

The expenses must necessarily be justified by the documentation required by Us.

Documentation that You are required to provide us:

In order for Us to be able to pay the expenses as a result of cancelling Your booking You are required to send us:

- Justifying statement issued and stamped by a recognised third-party, indicating the grounds rendering the continuation of Travel on the anticipated date impossible (for example: medical report issued by an attending doctor or death certificate, fire service report, insurance company report...). We consider a "third party" to consist of any person other than You or an Immediate Family Member, Companion or employee of Yours.

The justifying statement must feature the cause of travel cancellation and necessarily include the date on which this occurred (for example: hospitalisation, death, insured loss...).



**Important note**

You will not be covered under this Policy in the event that You travel to a country, region or area for which the government of Your country of Usual Place of Residence has issued a recommendation not

to travel or solely to travel where essential.

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 and which manifest:
 - prior to the commencement of Travel and require cancellation as a result or
 - during the course of Travel 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 expenditure 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
10. thereof and the birth process are also excluded, unless involving a situation where
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. In the event of the cancellation of Travel, any illness that is not serious in nature is excluded, other than those expressly covered.
15. The reimbursement of medical, surgical and pharmaceutical expenses is specifically excluded where the value of this is less than 50 Euro.
16. Mountain, cave, sea or desert rescue.
17. 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.
18. The consequences derived from driving vehicles over non-standard roads or roads that are inappropriate for traffic. Rescate de personas en montaña, sima, mar o desierto.
19. Your participation as a professional in any sporting activity. Consecuencias derivadas de conducir vehículos por vías no ordinarias o no adecuadas para la circulación.
20. The consequences derived from participation in winter sports.
21. La 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, canoeing in rapids, busbob rafting, hydroBOB, ultratube
- Any sport performed above an altitude of 3,500 metres
- Watersports, subaquatic sports and diving; canyoning, waterskiing, su-

baquatic fishing, cave diving, surfing, kite surfing/fly surfing, body boarding, jet skiing, barefoot sailing

- Free riding, downhill mountain biking, free ride mountain biking, ultra-trails, duathlon, triathlon, roller skiing on mountain roads, half pipe
- 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;

In general and unless the Sports module is purchased and the activity included therein, the practice of any sport or recreational activity that is clearly dangerous or high risk is excluded

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

31. 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), ticket-sor expired ID cards.
32. 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.
33. Any cause that may not be demonstrated by means of documents that corroborate the motive for the cancellation of Travel, the course or activity. La transmutación del núcleo del átomo, así como de las radiaciones provocadas por la aceleración artificial de partículas atómicas.
34. Cancellation due to any Illness that is not serious in nature, other than those expressly covered.
35. Wars, demonstrations, insurrections, acts of Terrorism, Sabotage, and Strikes, whether officially declared or otherwise.
36. The transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles.
37. 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.
38. Your wish not travel or in the event that You are not enjoying Travel.
39. Any person that does not feature as a Insured Person in the Policy.
40. Breach of the laws or regulations in force at the time of the insured loss.
41. 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.

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 shall also be valid in the event that it is made through an insurance broker or agent on behalf of the Policy holder.

In any event, where the premium has not been paid prior to the occurrence of the Insured Loss, We shall 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 shall not enter into force and We shall be entitled to:

- demand payment;
- cancel Your Policy with immediate effect;
- refuse the payment of any Claim of Yours that is pending;
- Send the details of Your 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 Your Policy under any of the following circumstances:

1. In the event that You make a fraudulent assistance, indemnity or reimbursement claim.
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 You do not pay the premium.
5. In the event that You intentionally act fraudulently.

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

Your 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 shall solely be 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 Your Policy as indicated, upon the acceptance of Your request the Policy shall be cancelled on the date on which the said request was made.

In this case, You are entitled to the reimbursement of the premium or proportional part thereof corresponding to the unused premium.

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

@ info@e-financera.com

FINANCERA D'ASSEGURANCES
C/ Babot Camp, 11
AD500 Andorra la Vella



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



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
- El motivo de Su reclamación
- 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.

Legislation and governing law

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

A judge having jurisdiction at Your Usual Place of Residence shall acknowledge the entitlements pursuant to the Policy.

Governance

FINANCIERA D'ASSEGURANCES

C/ Babot Camp, 11

AD500 Andorra la Vella



WHO IS THE DATA CONTROLLER?

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

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

The processing will be mixed in nature (automated and non-automated processing) 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 Insurance Company.
- 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 parties and/or beneficiaries and the Insurer.
- Legitimate Interest.
- Legal Duty.

WHO ARE THE RECIPIENTS OF YOUR DATA?

- The companies belonging to the Insurance Company’s Group, in order to manage the contractual relationship held with You.
- The bank of the Insurance Company 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 (SEP-BLAC), in order to comply with legally established requirements.
- The General Directorate of Insurance and Pension Funds, in accordance with the legally established provisions.
- 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 for 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-assistance.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 are 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 their personal data and obtain confirmation regarding whether Europ Assistance S.A, Sucursal en España is processing the personal data of the user.
- To rectify imprecise or incomplete data.
- Request the deletion of their 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.

CANCELLATION OF STAY

RISKS COVERED

1. Cancellation of Stay

Maximum indemnity per claim

AMOUNTS INSURED PER PERSON

Up to total reserve limit

€60,000

CANCELLATION

COVID-19 is an illness which we take into account like any other. Consequently, our Cancellation cover includes COVID-19 cover as an illness.

However, the consequences of a restriction of movement (Confinement, border closings, State of Emergency, generalized quarantine, etc...) as a result of COVID pandemic will be excluded.

The maximum amount of Cancellation costs that we pay in each case is as stated in the policy type purchased

 Covered by <u>Your Policy</u>	 Not Covered by <u>Your Policy</u>
• In the event that <u>You</u> or a Member of Your <u>Immediate Family</u> dies as a result of COVID-19 between the time of the purchase of the insurance and the date of commencement of <u>Travel</u>. • In the event that <u>You</u> become ill with COVID-19 during a period of two weeks prior to beginning Travel and do not require hospitalisation. • In the event that <u>You</u> become ill with COVID-19 and are hospitalised within a period of four weeks prior to commencing Travel. • In the event that You are in medical <u>quarantine</u> as a consequence of your or your travel companion COVID-19 illness on the date on which Travel commences. The aforementioned quarantine must be prescribed by a doctor. • In the event that a member of Your <u>Immediate Family</u> is hospitalised due to COVID-19 and this circumstance impedes the services • In the event that You are denied boarding as a result of displaying fever or other symptoms. You are required to submit a positive test for COVID-19 performed on the same-day or following three days • In the event that the authorities of <u>Your</u> country require <u>Your</u> presence or services as part of the response to the situation brought about by COVID-19.	• In the event that <u>You</u> cancel the reservation because the authorities at the point of origin impose a lockdown or restrict mobility. • In the event that <u>You</u> become ill with COVID-19 and cancel <u>Travel</u> excessively in advance, without waiting to know whether You will be fit to travel on the anticipated date. • In the event that <u>You</u> cancel the stay due to fear of travelling arising from the <u>pan- demic</u>. • In the event that You cancel the stay because the destination country denies entry to travellers arriving from other countries. • In the event that the authorities at the <u>Travel destination</u> order a lockdown or restrict mobility and this situation was known prior to the commencement of <u>Travel</u>. • In the event that You are denied boarding due to fever or other symptoms and: • <u>You</u> do not submit a positive test for COVID-19 carried out on the same day or • following three days or the test that you submit is negative • In the event that the airline cancels flights prior to the commencement of or during <u>Travel</u>. • In the event that the authorities close their airspace prior to the commencement of or during <u>Travel</u>.



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