



MOVE ON Insurance
General Terms and Conditions EA/2017

In order to be entitled to any of the guarantees which are the purpose of this policy, the Insured Party must contact **EUROP ASSISTANCE** by calling the telephone number 902.117.543 or 34 91 514 99 60 from abroad or by sending a fax to 91.514.99.50, 24 hours per day, 365 days a year.

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 THE POLICY ACCORDING TO THE POLICY TYPE SUBSCRIBED

EUROP ASSISTANCE ESPAÑA, S.A. DE SEGUROS Y REASEGUROS

Orense, 4 28020 Madrid

Registro Mercantil de Madrid. hoja 35.694, Folio 80. Tomo 4.526 - NIF A-28461994

1. TRAVEL ASSISTANCE INSURANCE

The Insurance Policy herein is governed by the legislation in force and by these General Terms and Conditions, in addition to the Specific Terms and Conditions of the Policy which constitute an indivisible whole and are the basis for the insurance, covering solely those risks specified therein.

2. CONTRACT TYPES AND COVER

Travel Assistance Insurance may be subscribed with one of the following policy types:

- Policy Type *Move On*
- Policy Type *Move On Plus*

The policy type chosen shall be indicated in the Specific Terms and Conditions of the Insurance together with the list of Insured Parties and the cover period.

3. COMMON DEFINITIONS

ACCIDENT

An injury to the body or physical damage suffered during the term of the Policy, which is caused by a violent, sudden, external event which is unintentional on the part of the Insured Party.

SERIOUS ACCIDENT

Any injury to the body derived from a cause which is violent, sudden, external and unintentional on the part of the Insured Party, the consequences of which impede a participation in sporting competition.

COMPANION

All persons, other than the Insured Party, who are registered in the same travel purchase, whether insured or not except, where expressly indicated as such.

INSURED PARTY

Under the policy type ***Move on***, the private individual of any nationality, as stated in the Specific Terms and Conditions, who is the titleholder of the insured interest and assumes the duties derived from the Policy.

Under the policy type ***Move on Plus***, the private individual, **whose usual place of residence is in Spain**, is the titleholder of the insured interest and assumes the duties derived from the Policy.

INSURER

EUROP ASSISTANCE ESPAÑA, S.A. DE SEGUROS Y REASEGUROS, which assumes the risk defined in the policy.

USUAL PLACE OF RESIDENCE

Under the policy type ***Move on Plus***, the usual place of residence of the Insured Party is understood to be that location in Spain which is stated in the Policy and from where relocations covered under this Policy are undertaken.

SERIOUS ILLNESS

Any unexpected alteration in the state of health of an individual which requires hospitalisation and impedes participation by the Insured Party in sporting competition or **carries with it the risk of death**.

SUDDEN ILLNESS

An unexpected deterioration in the state of health of an individual during travel covered by the policy, the diagnosis and confirmation of which is undertaken by a legally recognised doctor or dental surgeon and requires medical attention.

BAGGAGE

Clothes and other items for personal use and hygiene necessary during travel, stored inside the suitcase/s.

ABROAD

For the purposes of the cover, abroad is understood to represent any country other than Spain.

COVERED IMMEDIATE FAMILY MEMBER

Spouse or civil partner duly registered in the corresponding Official Register, parents, parents in-law, children or siblings of the Insured Party.

PETTY THEFT

Removal of another's movable property without violence or intimidation to persons or the use of force.

INSURANCE LIMITS

The amounts which are shown as a limit for each of the guarantees of this Policy are understood to be maximum cumulative values during the term which is indicated in the Specific Terms and Conditions, according to the contract type chosen, except where expressly indicated otherwise.

Under the policy type *Move On* the financial limit shall be that contracted by the Insured Party, indicated in the Specific Terms and Conditions and applicable to the sporting competition which is the purpose of the insurance.

POLICY

The contractual document which contains the Regulatory Terms and Conditions of the Insurance. The General Terms and Conditions and Individual and Specific Terms and Conditions individualising the risk, and any supplements and schedules which are issued to complete or modify the same, all represent integral parts thereof.

PREMIUM

The price of the insurance. The receipt shall additionally include the legally applicable surcharges and taxes.

ROBBERY

Removal of another's movable property with violence or intimidation to persons or the use of force.

INSURED LOSS

Any sudden, accidental, unforeseen event which is unintentional on the part of the Insured Party and whose detriment is covered by the guarantees herein. The collective detriment derived from the same cause shall be considered as a single, unique loss.

POLICYHOLDER

The physical person or legal entity which, together with the Insurer, signs this Policy and to whom the derived corresponding duties apply, excepting those which, due to the nature thereof, must be fulfilled by the Insured Party.

TRAVEL

Travel shall be understood to consist of any relocation away from the Usual Place of Residence of the Insured Party, as of departure from the residence up to return once the relocation is ended.

4. PURPOSE OF THE INSURANCE

To insure against the consequences of those risks for which cover is specified in the Policy and which occur as a consequence of a chance event during the **course of travel** away from the usual place of residence, within the territorial limits, policy type and period subscribed, and within the limits indicated therein, in addition to the provision of those services defined according to the policy type subscribed.

The guarantees of the Policy shall cease to have effect once travel is terminated and the Policyholder and remaining Insured parties return to the Usual Place of Residence.

Under the policy type **Move On**, the purpose of the insurance herein is to establish cover for the costs of the cancellation of registration in a sporting competition undertaken by the Insured Party, the dates of participation in which, as well as the cost of registration, have been notified to **EUROP ASSISTANCE** at the time of the subscription of the policy. The settlement of possible indemnity due to the cancellation of the registration made and insured shall be applied to the total amount in Euro.

5. SURCHARGES ON THE PREMIUM

Persons over the age of 75 years shall be subject to an increase in the premium of 100%, except in the case of the policy type *Move On Plus*.

6. ENTRY INTO FORCE AND INSURANCE TERM

The insurance Policy shall enter into force on the date indicated in the Specific Terms and Conditions **as the date of commencement of travel provided that the policy has been duly signed/accepted and the premium paid.**

Cover shall commence on the date indicated in the subscription of the Policy, even though the said date may be subsequent to the commencement of travel.

Under the policy type *Move on Plus*, the policy may also be subscribed once travel has commenced, however the effectiveness thereof shall in no case be retroactive.

The provision for *Costs of prior cancellation of travel* shall take effect provided that at least 72 hours have elapsed between the subscription of the insurance policy and the event leading to cancellation.

The Policy may be cancelled prior to the entry into force thereof, **other than in the case of subscription of the Policy Type *Move On*.**

Under no circumstance shall the premium be repaid once the Insured term has commenced. The term shall be that specified in the Specific Terms and Conditions.

7. TERRITORIAL SCOPE

Coverage under this policy shall be valid for sporting competitions performed in any country worldwide, within the territorial limit subscribed and specified in the Specific Terms and Conditions, except within the area of the established distance exclusion and/or according to the definition of the provision or service itself.

- Policy Type *Move On* (Worldwide)
- Policy Type *Move On Plus* (Europe and Worldwide)

Assistance intervention shall not be guaranteed in those countries which, during the relocation, are found to be in a state of war, insurrection or armed conflict, whether officially declared or not, even where indicated among the countries stated herein. In this case, EUROP ASSISTANCE shall reimburse the expenditure covered and adequately substantiated through the production of the original accrediting invoice.

8. DISTANCE EXCLUSION

The policy shall cover the Insured Party outside of the minimum distance of 35 km from the Usual Place of Residence thereof (15 km in the case of the Balearic and Canary Islands). This distance exclusion is not applicable to the provision *Costs of prior cancellation of travel*, even in the case of the policy type *Move On*.

9. PAYMENT OF PREMIUM

The Policyholder is obliged to pay the premium cash down at the moment in which the contract is entered into. In any event, where the premium has not been paid prior to the occurrence of an insured loss, **EUROP ASSISTANCE** shall remain free of any liability.

10. PROCEDURES IN THE EVENT OF INSURED LOSS

An event which may give rise to the provision of any of the guarantees covered under the Policy having occurred, an essential requirement shall be the immediate notification of the insured loss, by telephone to the number indicated in the Specific Terms and Conditions, or by other means which provide proof of the notification of said loss, those benefits not previously notified to **EUROP ASSISTANCE** and those for which the corresponding authorisation has not been received being, in general terms, expressly excluded.

In the event that the aforementioned notification is prevented by force majeure, steps must be taken forthwith to end the circumstance impeding notification.

Contact having been established, the Insured Party shall indicate: **Policy number, name and surname, present location, contact telephone number**, and shall detail the circumstances of the insured loss and the type of assistance requested.

Having received notification, **EUROP ASSISTANCE** shall give the necessary instructions with the aim of providing the service required. In the event that the Insured Party acts contrary to the instructions given by **EUROP ASSISTANCE**, **the costs incurred thereby shall be borne by the Insured Party.**

For the policy type *Move On*, in the event that there is more than one motive for the insured loss, the cause thereof shall always be considered to be the first which occurs and is justified by the Insured Party. The Insured Party must notify **EUROP ASSISTANCE of the insured loss within a maximum period of 3 days as of the event.**

In the event of Cancellation of travel, the Insured Party must previously notify the provider thereof to this effect in order to perform the cancellation.

THE REIMBURSEMENT OF ANY EXPENDITURE MAY BE REQUESTED VIA WWW.EUROP-ASSISTANCE.ES, FROM WHICH THE PAGE "ONLINE CLAIMS REIMBURSEMENT" MAY BE REACHED IN ORDER TO CREATE YOUR OWN REIMBURSEMENT APPLICATION AND TO FOLLOW UP CLAIMS, OR IN WRITING TO APARTADO DE CORREOS 36316 (28020 MADRID) PRESENTATION OF THE ORIGINAL INVOICES AND JUSTIFICATION STATEMENTS SHALL BE REQUIRED IN ANY EVENT.

Reimbursements performed by **EUROP ASSISTANCE** shall be made in accordance with Spanish law, in particular with regard to the stipulations concerning payments in cash and capital flows out of the national territory. In the case of the costs of the contingencies covered which the Insured Party had paid in cash outside of Spain, **EUROP ASSISTANCE** shall solely reimburse an amount equivalent to or exceeding 10,000 Euro or collateral thereof in foreign currency where a bank statement is supplied of the withdrawal outside Spain or where a declaration is made pursuant to Article 34 of Act 10/2010 on the prevention of money laundering.

11. PROCEDURES TO BE UNDERTAKEN BY THE INSURED PARTY IN THE EVENT OF A COMPLAINT

EUROP ASSISTANCE makes a Complaints Service system available to Insured Parties, the Regulations of which may be consulted at the website www.europ-assistance.es. 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:

Move On and Move On Plus

Address: Servicio de Reclamaciones
Cl. Orense, 4 – Planta 14
28020 - MADRID

This independently managed Service shall, within a maximum period of 2 months, attend to and resolve the written complaints directly addressed to it, in compliance with the Statute ECO/734/2004, dated March 11 and Act 44/2002, dated November 22.

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

Pº de la Castellana, 44
28046 - MADRID

12. NOTIFICATION OF THE INFORMATION IN THE POLICY

The Policyholder undertakes to communicate any change in the information which appears in the Policy to **EUROP ASSISTANCE**, in writing and within a period of 24 hours. In the event of failure to comply with this obligation, **EUROP ASSISTANCE reserves the right to suspend coverage.**

13. SUBROGATION

EUROP ASSISTANCE shall be subrogated, up to the total cost of the services provided thereby, into the rights and proceedings corresponding to the Insured Party against any person responsible for the events and leading to the intervention thereof. Where the guarantees undertaken in performance of this Policy are covered in part or wholly by another Insurance Company, Social Security or any other institution or person, **EUROP ASSISTANCE** shall be subrogated into the rights and proceedings of the Insured Party against the said company or institution. To this effect, the Insured Party undertakes to actively collaborate with **EUROP ASSISTANCE** providing any help or furnishing whatever documentation may be considered necessary.

In any event, **EUROP ASSISTANCE** shall have the right to use or request from the Insured Party the handover of the transport ticket (rail ticket, flight ticket, etc.) unused thereby where the return costs have been met by **EUROP ASSISTANCE**.

14. LIABILITY

An insured loss having arisen, EUROP ASSISTANCE shall not accept any liability whatsoever regarding the decisions and conduct adopted by the Insured Party contrary to its instructions.

15. LEGISLATION AND GOVERNING LAW

For the purposes of the Policy herein, the Insured Party and **EUROP ASSISTANCE** shall be governed by Spanish legislation and jurisdiction.

A judge having jurisdiction at the usual place of residence of the Insured Party shall acknowledge the remedies pursuant to the Policy.

INSURANCE COVER PROVIDED

A. POLICY TYPE MOVE ON

A1.- Cancellation costs

EUROP ASSISTANCE shall reimburse the expenditure incurred in the cancellation of the registration to participate in the sporting competition (this registration being understood to represent solely the amount of the entry fee/registration), **up to the limit indicated in the Specific Terms and Conditions, with a maximum limit of 2,000 Euro**. Participation must be cancelled prior to the commencement of the competition.

The provision herein shall be valid as of the date of the policy and shall finalise at the moment at which the sporting competition commences or should effectively commence.

The causes of cancellation leading to application of the provision herein must necessarily impede participation in the sporting competition and must occur subsequent to the subscription of the insurance:

1. Serious illness, bodily injury or death of:
 - The Insured Party.
 - Person belonging to the immediate family or family of second degree kinship to the Insured Party.
 - The person designated for the custody of minors or disabled persons under the care of the Insured Party.
 - The professional substitute of the Insured Party.
2. Any injury that is muscular or of another type which impedes participation on the part of the Insured Party in the sporting event.
3. Death of a family member of the Insured Party of a third degree of kinship.
4. Serious damage to residence or professional premises of the Insured Party.
5. Employment dismissal of the insured party.
6. Commencement of work in a new company in which the Insured Party had not been engaged during the previous six months. The multiple contracts entered into by temporary employment agencies in order to carry out tasks for other companies shall be considered as contracts for the companies in which the worker performs his or her activity.
7. Summons of the Insured Party to appear as a party, witness in court or as a jury member.
8. Attendance of the Insured Party at official public sector entrance exams.
9. Service on the part of the Insured Party at an election polling station.
10. Acts of air, overland or maritime piracy, which render impossible the commencement of travel to the destination at which the competition is held on the part of the Insured Party.
11. Theft of documentation or baggage which renders impossible the commencement or continuation of travel to the destination at which the competition is held on the part of the Insured Party.
12. Breakdown or accident to the vehicle owned by the Insured Party, or the spouse thereof, which impede the commencement or continuation of travel to the destination at which the competition is held.
13. Extension of the employment contract of the Insured Party.
14. Mandatory employment transfer of the Insured Party for a period of relocation exceeding three months.
15. Unexpected call for surgical intervention to the Insured Party.

16. Complications to a pregnancy or miscarriage suffered by the Insured Party or spouse thereof.
17. Official declaration of a disaster area in the town or city of the Usual Place of Residence of the Insured Party.
18. Police detention of the Insured Party for non-criminal causes.
19. Summons to the Insured Party in divorce proceedings.
20. Surrender to the Insured Party of a child for adoption.
21. Appointment for an organ transplant from/to the Insured Party.
22. Unexpected, unjustified failure of the grant of visas to the Insured Party to travel to the destination at which the competition is held.
23. Award of official grants to the Insured Party.
24. Summons of the Insured Party for the presentation and signature of official documents.
25. Declaration of insolvency proceedings against the company owned by the Insured Party or where the Insured Party works.

In order to claim indemnity against the provision herein, the Insured Party must present the following documents:

1. **Copy of the statement justifying the occurrence of the insured loss (medical report or death certificate, fire service report, report to police authorities, insurance company report...). This document must necessarily indicate the date of occurrence (hospitalisation, death, insured loss).**
2. **Original invoice and/or receipts for the payment of the entry fee/registration to the competition organiser.**

The costs of cancelling participation in the competition must necessarily be justified by the aforementioned required documentation.

B. POLICY TYPE MOVE ON PLUS

B1. Medical expenses abroad.

In the event of sudden illness or accident to the Insured Party occurring in an unforeseen manner in the course of travel abroad, **EUROP ASSISTANCE** guarantees, during the term of the Policy and **up to a limit of 60,000 Euro (up to 18,000 Euro in the event that the insured loss is derived from participation in sporting activity and occurs on the day of the competition which is the purpose of the Policy herein)**, per insured term and for each Insured Party, the expenses listed below:

- Medical fees.
- Medication prescribed by a doctor or surgeon during the first medical assistance service provided. This coverage excludes the successive payment of those medications or pharmaceutical costs which arise from the prolongation over time of the treatment initially prescribed, as well as those related to any process which becomes chronic in nature.
- Hospitalisation expenses.
- Expenses for local ambulances ordered by a doctor.

In the event that **EUROP ASSISTANCE** has not been directly involved and so that these expenditures be reimbursable, the corresponding original invoices must be presented and must be accompanied by a complete medical report, including previous history, diagnosis and treatment, to enable the nature of the sudden illness to be determined.

This cover shall not be applicable in the event that the insured parties travel to the country of the valid passport thereof.

The expenditure shall in all cases be subject to subrogation by **EUROP ASSISTANCE** of the receipts to which the Insured Party is entitled by way of Social Security benefits or any other private insurance system to which the Insured Party may be affiliated.

B2. Dental Expenses.

Pursuant to the cover for "Medical expenses abroad" and within the limit specified therein, expenses for dental treatment considered an emergency shall be covered, **excluding endodontic work, cosmetic reconstructions of previous work, dentures, veneers and implants, up to 600 Euro.**

B3. Extension of hotel stay due to illness or accident.

Where the nature of the sudden illness or Accident impedes the continuation of travel by the Insured Party and admittance to a clinic or hospital is not necessary, **EUROP ASSISTANCE** shall pay the expense of the extension of the hotel stay prescribed by a doctor, **up to a limit of 100 Euro/day** for a maximum of 10 days.

B4. Medical transfer of the sick and injured.

In the event of sudden illness or accident to the Insured Party, during the term of the Policy and as a consequence of relocation from the location in which the usual place of residence is established, and always provided that this impedes the continuation of travel, **EUROP ASSISTANCE**, as soon as it is advised, shall organise the necessary contacts between the medical services thereof and the doctors attending the Insured Party.

Where the medical service of **EUROP ASSISTANCE** authorises the transfer of the Insured Party to a better equipped or more specialised hospital near to the Usual Place of Residence in Spain, **EUROP ASSISTANCE** shall undertake the said transfer according to the seriousness of the condition, by means of:

- Air ambulance.
- First-class rail.
- Helicopter ambulance.
- Ambulance.
- Scheduled airline.

An air ambulance shall only be made use of within the geographical area of Europe and countries of the Mediterranean fringe.

Solely the requirements of the medical instructions shall be considered in choosing the means of transport and the hospital where the Insured Party should be admitted.

In the event that the Insured Party refuses to be transferred at the time and under the conditions determined by the medical service of EUROP ASSISTANCE, all cover and warranties pertinent to the said decision shall be suspended.

For the purposes of repatriation, the Place of Residence shall be considered as that indicated in the subscription of the policy.

B5. Curtailment affecting accompanying Insured Parties.

Where the Insured Party has been transferred due to sudden illness or accident under the provisions of "Medical transfer of sick and injured", or as a result of death, and this fact impedes the return of the remaining Insured Parties to their place of residence by the means initially envisaged, **EUROP ASSISTANCE** shall meet the expense corresponding to the transport of the latter to the usual place of

residence or the location where the Insured Party is hospitalised, through the provision of an airline ticket (economy class) or rail ticket (first class).

B6. Relocation of a person to accompany the Insured Party in the event of hospitalisation.

In the event that the Insured Party, during travel, must be hospitalised for a period exceeding five days and is not accompanied by an Immediate Family member, **EUROP ASSISTANCE** shall make a return scheduled airline ticket (economy class) or rail ticket (first-class) from the usual place of residence thereof in Spain available to the companion.

B7. Lodging expenses for a person to accompany the Insured Party while hospitalised.

In the event that the Insured Party, during travel, must be hospitalised for a period of exceeding five days and is not accompanied by an Immediate Family member, **EUROP ASSISTANCE**, shall pay, by way of lodging expenses, the hotel accommodation, following presentation of the corresponding original invoices **up to a limit of 100 Euro/day**, and for a maximum of 10 days.

B8.- Extension of hotel stay of a companion due to hospitalisation of the Insured Party

Where the Insured Party must be hospitalised due to medical prescription and in agreement with the medical service of **EUROP ASSISTANCE**, the latter shall meet the costs arising from the necessary extension of the hotel stay of a likewise insured companion, **up to a limit of 100 Euro/day, and up to a maximum of 10 days.**

B9.- Transfer to a hospital in the event of emergency

EUROP ASSISTANCE shall meet the cost of transfer, including under medical supervision where necessary, from the hotel to the nearest hospital or clinic solely in the case of an illness or accident of sufficient seriousness to require immediate consultation, a wait for a standard medical visit not being possible.

B10. Curtailment affecting the Insured Party in the event of the death of a family member.

In the event of the death in Spain of a Covered Immediate Family member of the Insured Party while the Insured Party is travelling under coverage by the Policy herein, **EUROP ASSISTANCE**, having been notified of the event, shall organise and provide the Insured Party (in a maximum period of 7 days from the death) with a scheduled airline ticket (economy class) or rail ticket (first-class) to the place of burial in Spain.

B11. Curtailment due to the hospitalization of a family member.

In the event of hospitalisation due to accident or serious illness in Spain for a period of more than 5 days of a Covered Immediate Family member of the Insured Party while the Insured Party is travelling under coverage by this Policy, **EUROP ASSISTANCE**, having been notified of the event, shall organise and provide the Insured Party with a scheduled airline ticket (economy class) or rail ticket (first-class) to the place of hospitalisation.

B12. Curtailment affecting the Insured Party in the event of serious insured loss at the Usual Place of Residence.

In the event that the Insured Party must interrupt travel due to the occurrence of a serious insured loss at the Usual Place of Residence (fire, burglary, flood), **EUROP ASSISTANCE** shall make available to the Insured Party a return scheduled airline ticket (economy class) or rail ticket (first-class) to the place of residence in Spain.

B13. Transport of mortal remains.

In the event of the death of the Insured Party, occurring during transport covered by the Policy herein, **EUROP ASSISTANCE** shall organise and undertake the transfer of the mortal remains to the burial place in Spain within the municipal district of the usual place of residence, as well as meet the costs of embalming, the minimum statutory coffin and administrative procedures. **Under no circumstances shall this cover be extended to funeral ceremonies and burial.**

This coverage shall be applicable regardless of the cause of death of the Insured Party.

For the purposes herein, the Place of Residence shall be considered as that stated in the subscription of the policy.

B14. Party to accompany minors and dependent persons.

In the event that the Insured Parties, travelling with Insured Parties who are disabled or less than 14 years of age, find it impossible to take charge of the latter due to Sudden Illness or Accident during the term of and covered by the Policy herein, **EUROP ASSISTANCE** shall organise and take charge of the return relocation of a person resident in Spain designated by the Insured Party or family thereof, or of an attendant of **EUROP ASSISTANCE**, in order to accompany the minors or disabled persons on their return to the usual place of residence in Spain within the shortest time period possible.

B15. Baggage search.

In the event that the Insured Party suffers a delay or loss of baggage, **EUROP ASSISTANCE** shall assist in the search, advising on the steps to present the corresponding formal complaint. In the event that the baggage is found, **EUROP ASSISTANCE** shall deliver it to the usual place of residence of the Insured Party in Spain, provided that the presence of the owner is not required for the recovery thereof.

B16. Loss, damage and theft of baggage.

In the event that checked baggage, including sports equipment, becomes permanently lost or suffers severe damage during travel for reasons attributable to the transporting Company, **EUROP ASSISTANCE** guarantees payment by way of indemnity, **up to a limit of 1,000 Euro.**

In order for the indemnity to be applicable, the loss or damage caused must be proved by means of the original justification statement provided by the Transporting Company.

In the event of the theft of baggage, it shall be essential to present the corresponding formal report made to the competent authorities where the event took place and the claim to the Public Establishment if the theft took place in such.

In any event, a detailed list and valuation of the items stolen, lost or damaged shall be necessary, **as well as the original boarding card.**

The integral parts or accessories of an item shall not be indemnified independently.

Petty theft, simple loss, cash, jewellery, electronic and digital equipment, documents, and the theft of baggage or personal items kept in vehicles or tents shall be excluded, as shall any type of unchecked baggage.

B17. Baggage delay.

In the event that the delay in the delivery of checked baggage, caused by the transporting company, exceeds 12 hours or one night, the expenditure arising from the purchase of necessary personal items up to the recovery of the baggage shall be reimbursed (the corresponding original invoices must be produced as well as the original boarding card and the written justification of the delay issued by the airline), **up to a limit of 500 Euro.**

This indemnity shall be deductible from that corresponding to the cover in "Loss, damage and theft of baggage" should permanent loss be established.

This provision shall not be applicable to delays or purchases of items for personal use in the province of the usual place of residence of the Insured Party.

B18. Costs of prior cancellation of travel.

EUROP ASSISTANCE shall reimburse, **up to 900 Euro**, the cancellation costs for travel contracted (travel being understood solely as representing transport and accommodation, other than where the invoice also includes other items which may not be broken down) and invoiced to the Insured Party pursuant to the general terms and conditions of sale of the provider. Travel must be cancelled prior to the commencement thereof and the said cancellation notified to the travel provider.

The costs of the cancellation of the registration to participate in the sporting competition which is the purpose of the Policy herein is likewise included within the limit indicated in the foregoing paragraph (registration being understood to represent solely the amount of the entry fee/registration). Participation must be cancelled prior to the commencement of the competition.

The validity of this cover shall not extend to prior to the contracting of travel and shall finalise at the moment at which travel effectively commences or should commence. **Cover shall be valid solely following a period of at least 72 hours between the subscription of the policy and the occurrence of an operative event leading to cancellation of travel.**

The causes of cancellation leading to application of the provision herein must necessarily impede travelling on the dates contracted and must occur subsequent to the subscription of the insurance:

1. Serious illness, bodily injury or death of:
 - The Insured Party.
 - Person belonging to the immediate family or family of second degree kinship to the Insured Party.
 - The person designated for the custody of minors or disabled persons under the care of the Insured Party.
 - The professional substitute of the Insured Party.
2. Any injury that is muscular or of another type which impedes participation on the part of the Insured Party in the sporting event.
3. Death of a family member of the Insured Party of a third degree of kinship.
4. Serious damage to residence or professional premises of the Insured Party.
5. Employment dismissal of the insured party.
6. Commencement of work in a new company in which the Insured Party had not been engaged during the previous six months. The multiple contracts entered into by temporary employment agencies in order to carry out tasks for other companies shall be considered as contracts for the companies in which the worker performs his or her activity.
7. Summons of the Insured Party to appear as a party, witness in court or as a jury member.
8. Attendance of the Insured Party at official public sector entrance exams.
9. Service on the part of the Insured Party at an election polling station.
10. Acts of air, overland or maritime piracy, which impede the commencement of travel by the Insured Party.
11. Costs of assignment of the journey due to cancellation on the part of the Insured Party.
12. Challenge to income tax declaration of the Insured Party made by the Inland Revenue (Ministerio de Hacienda) for an amount exceeding 600 Euro.

13. Cancellation of travel due to the Insured Party travelling on a similar journey won through a public, notarised draw.
14. Theft of documentation or baggage which prevents the Insured Party from commencing or continuing travel.
15. Breakdown or accident to the vehicle owned by the Insured Party, or the spouse thereof, which impedes the commencement or continuation of travel.
16. Extension of the employment contract of the Insured Party.
17. Mandatory employment transfer of the Insured Party for a period of relocation exceeding three months.
18. Unexpected call for surgical intervention to the Insured Party.
19. Complications to a pregnancy or miscarriage suffered by the Insured Party or spouse thereof.
20. Official declaration of a disaster area at the point of origin of the Insured Party.
21. Detention of the Insured Party by the police for non-criminal causes.
22. Summons to the Insured Party in divorce proceedings.
23. Surrender to the Insured Party of a child for adoption.
24. Appointment for an organ transplant from/to the Insured Party.
25. Unexpected failure of the grant of visas to the Insured Party without justification.
26. Award of official grants to the Insured Party.
27. Any illness affecting a child of less than two years' age of the Insured Party, whether travelling with the Insured Party or otherwise.
28. Any illness affecting a child of less than two years' age travelling with the Insured Party and who is under the care thereof. For the purposes of this cover, it shall be understood that the minor is under the care of the persons indicated to this effect by the parents or legal guardians thereof where the latter are not travelling, up to a maximum limit of two persons.
29. Summons of the Insured Party for the presentation and signature of official documents.
30. Declaration of insolvency proceedings against the company of the Insured Party.

Cover shall apply to the cancellation costs of an insured companion who is registered in the same booking where the Insured Party has cancelled due to any of the causes stipulated in the cover herein and where, as a result of the said cancellation, the said companion is obliged to travel alone.

Cancellation costs under the provision herein shall also apply to minors who are insured and registered in the same travel booking where one of the accompanying adults cancels due to any of the causes stipulated herein.

In order to claim indemnity against the provision herein, the Insured Party must present the following documents:

1. **Copy of the statement justifying the occurrence of the insured loss (medical report or death certificate, fire service report, report to police authorities, insurance company report...). This document must necessarily indicate the date of occurrence (hospitalisation, death, insured loss).**
2. **Copy or photocopy of the invoice and/or receipts for the payment for travel to the provider, in addition to a copy of the travel voucher issued by the said provider.**
3. **Original invoice and/or receipts for the payment of the entry fee/registration to the competition organiser. The costs of cancelling travel must necessarily be justified by the aforementioned required documentation.**

B19. Curtailment of holiday.

Where the Insured Party is required to abandon travel due to any of the justified causes indicated below, **EUROP ASSISTANCE shall reimburse the expenses corresponding to the days lost at the Temporary Place of Residence, up to a maximum limit 800 Euro for the group of Insured Parties:**

- Death of the Insured Party
- Bodily injury or serious illness of the Insured Party entailing hospitalisation for a minimum of one night and which impedes the continuation of travel on medical grounds.
- Hospitalisation or death of a Covered Immediate Family member of the Insured Party.
- Serious damage caused by fire, explosion, theft or natural forces at the main or secondary place of residence of the Insured Party, or professional premises thereof where the Insured Party undertakes professional practice or manages a company, the presence thereof being absolutely essential.
- Non-disciplinary employment dismissal of the Insured Party or forced transfer thereof requiring change of address.
- Commencement of work in a new company in which the Insured Party had not been engaged during the previous six months. The multiple contracts entered into by temporary employment agencies in order to carry out tasks for other companies shall be considered as contracts for the companies in which the worker performs his or her activity.
- Summons of the Insured Party to appear as a party, witness in court or as a jury member.

The Insured Party must present the document accrediting the purchase of the accommodation in order to qualify for the said reimbursement.

B20. Third-Party Liability

The insurance herein guarantees **indemnity of up to 30,000 Euro per claim** for personal injury, property damage and/or resulting detriment which may be demandable against the Insured Party in accordance with current legislation in the corresponding country, due to liabilities of an extra-contractual nature.

Civil liability due to professional activity and liability derived from the use and movement of motor vehicles, the use or ownership of arms or explosive devices of whatever nature, damages caused under the effects of alcohol or narcotics, participation in official sports competitions or as an amateur in motor vehicle, boat, aircraft or firearm competitions (other than those used for hunting as sport) and indemnity resulting from financial detriment not derived from prior personal injury or property damage are expressly excluded.

EXCLUSIONS

A. EXCLUSIONS RELATING TO THE POLICY TYPE MOVE ON

This policy does not cover the costs arising from the booking of travel, excursions, visits, entrance tickets or any other costs which are not exclusively related to the amount of the entry fee/registration. Likewise, the policy does not cover the consequences of the following events:

1. Those intentionally caused by the Insured Party or the Beneficiaries of the policy.
2. Illnesses and accidents derived from the consumption of alcoholic beverages, narcotics, drugs or medicines, other than those which have been prescribed by a doctor.

3. Those which are the result of reckless disregard or negligence, as well as those which derive from criminal acts and participation in wagers, challenges or disputes, other than in cases of legitimate self-defence.
4. Suicide, attempted suicide or self-harm on the part of the Insured Party.
5. Epidemics or infectious diseases which appear suddenly and spread rapidly through the population, as well as those caused by pollution and/or contamination of the atmosphere.
6. Wars, demonstrations, insurrections, acts of terrorism, sabotage, and strikes, whether officially declared or not.
7. The transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles.
8. Refusal to submit to official prohibitions.
9. Lack or impossibility of vaccination or to follow the necessary medical treatment in order to travel to certain countries.
10. The failure to present or expiry of the necessary travel documents, such as passport, visa (other than the unexpected failure of the grant of visas without justification), tickets or ID cards.
11. Any meteorological event which entails inability to undertake the envisaged sporting competition, excepting cover due to the official declaration of a disaster area.
12. Any cause which is not demonstrated by means of the justifying documents which corroborate the motive for cancellation.
13. Any illness which is not serious in nature, other than those expressly covered.
14. Any cause which leads to the cancellation or annulment of participation in the sporting competition and which is not specifically detailed as cover in the corresponding article shall be expressly excluded.

B. EXCLUSIONS RELATING TO THE POLICY TYPE *MOVE ON PLUS*

The coverage described herein shall cease at the moment in which the Insured Party returns to the usual place of residence or is repatriated by EUROPE ASSISTANCE to the place of residence thereof or hospital nearby. Those costs which have not been previously notified to EUROPE ASSISTANCE and those for which the corresponding authorisation has not been received shall, in general terms, be excluded.

When travelling to the country of the valid passport thereof, insured parties shall receive the same coverage as that described in the policy for travel in Spain.

With regard to repatriation, the place of residence indicated in the insurance policy document shall be considered as the usual place of residence.

In any event, and other than where expressly included in the coverage, the damage, situations, expenditure and consequences derived from the following shall be excluded:

1. Pre-existing or chronic illnesses, injuries or conditions suffered by the Insured Party prior to the commencement of travel which reveal themselves during travel itself, other than where the illness, injury or condition has previously been treated (during the same annual policy term) by EUROPE ASSISTANCE.
2. Voluntary refusal, delay or anticipation of the medical transfer proposed by EUROPE ASSISTANCE and agreed with the medical service thereof.
3. Mental illness, preventative medical checkups, heat treatment, cosmetic surgery, Acquired Immunodeficiency Syndrome and those cases in which the goal of travel is

- medical treatment or surgical intervention, alternative and complementary medical treatments (homeopathy, etc.), the expenditures derived from physiotherapy and/or rehabilitation as well as related items., etc.)
- In addition, the diagnosis, follow-up and treatment of pregnancies, the voluntary interruption thereof and the birthing process are also excluded, unless involving a situation where emergency care is required and always prior to 150 days gestation.
4. Participation on the part of the Insured Party in wagers, challenges or disputes.
 5. Consequences derived from the performance of winter sports (other than where expressly indicated in the coverage for *Medical expenses abroad*).
 6. Participation in competitive sport (other than where expressly indicated in the coverage for *Medical expenses abroad*) or competitive motorsports (races or rallies), as well as the performance of the dangerous activities listed below:
 - ⇒ Boxing, weightlifting, wrestling, martial arts, mountaineering with access to glaciers, sledging, descent into water with breathing apparatus, caving and water-ski jumping.
 - ⇒ Airborne sports in general.
 - ⇒ Adventure sports such as whitewater rafting, bungee jumping, hydrospeed, gorge walking and similar. In these cases, EUROP ASSISTANCE shall solely intervene and assume the expenditure generated by the Insured Party from the moment at which the Insured Party is under treatment in a medical centre.
 7. Suicide, attempted suicide or self-harm on the part of the Insured Party.
 8. Mountain, cave, sea or desert rescue.
 9. Illnesses and accidents derived from the consumption of alcoholic beverages, narcotics, drugs or medication, other than that which has been prescribed by a doctor.
 10. Fraudulent activity on the part of the Policyholder, Insured Party or assignee thereof.
 11. Epidemics and/or infectious diseases which appear suddenly and spread rapidly through the population, as well as those caused by pollution and/or contamination of the atmosphere.
 12. Wars, demonstrations, insurrections, acts of terrorism, sabotage, and strikes, whether officially declared or not. The transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles. Telluric movements, flooding, volcanic eruptions and, in general, those elements which 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.
 13. Petty theft, simple loss, cash, jewellery, documents, and the theft of baggage or personal items kept in vehicles or tents shall be excluded, as shall any type of checked baggage.
 14. Overbooking.
 15. Any cause which leads to the cancellation or annulment of the travel purchased and which is not specifically detailed as cover in the corresponding article shall be expressly excluded.

Irrespective of the foregoing, the following situations are specifically excluded:

1. The medical transfer of the sick or injured where the condition is caused by disorders or injuries which may be treated "in situ".
2. The cost of spectacles and contact lenses, as well as the acquisition, implantation-substitution, removal and/or repair of prostheses, anatomic and orthopaedic parts of whatever type (such as a neck brace).
3. The reimbursement of medical, surgical and pharmaceutical expenses, the value of which is less than 50 Euro.