

Travel Assistance Insurance

Insurance policy information



ARAG S.E., SUBSIDIARY IN SPAIN (DGSFP E0210)

Product: ARAG TOURISTS IN SPAIN

This information sheet is a brief - not complete - description of the insurance policy. Full, pre-contractual and contractual information will be provided in other documents such as the insurance application form and the general and particular conditions of the policy. So that you are fully informed, read all the documents provided to you carefully.

What does this type of insurance include?

The Insured Party, with a foreign residence, whose destination is Spain and who will also travel around the Schengen region, will be entitled to the different assistance services that make up the traveller protection system, which includes medical and health services, as well as various complementary benefits.



What items are covered?

The main items insured are:

- ✓ Medical and Health Care
- ✓ Repatriation or transportation of an injured, ill or deceased Insured Party.
- ✓ Repatriation or transportation of other Insured family members.
- ✓ Repatriation or transportation of children under 15.
- ✓ Travel for a companion in case of hospitalisation for more than 10 days
- ✓ Convalescence in hotel.
- ✓ Early return due to the death of a relative.
- ✓ Early return due to the hospitalisation of a family member for more than 5 days
- ✓ Search, finding and delivery of lost luggage
- ✓ Delay of more than 12 hours in the delivery of checked luggage.

What is the insured amount?

There are several amounts insured according to the coverages offered. The most noteworthy are:

- ✓ Medical and health assistance maximum of €30,000 or €35,000 .
- ✓ Maximum dental coverage €30
- ✓ Insured Party's convalescence in a hotel: maximum of €720 (€72 x 10 days).
- ✓ Delay of more than 12 hours in the delivery of checked luggage in Spain: maximum of €60

The entire cost is covered for items such as:

- ✓ Repatriation or transportation of injured, ill or deceased parties.
- ✓ Repatriation or transportation of children under 15.
- ✓ Repatriation of insured family members.



¿Existen restricciones en lo que respecta a la cobertura?

Las principales restricciones son las siguientes:

- ! The Insurer shall not assume any responsibility for benefits that have not been requested and previously agreed to, except in cases of force majeure or those whose nature is impossible to demonstrate.
- ! Events caused voluntarily by the insured party or those involving fraud or gross negligence on the part of the same.
- ! Pre-existing or chronic conditions or diseases, as well as their consequences, suffered by the Insured before the beginning of the trip.
- ! Death by suicide or injury or illnesses derived from the attempt or caused intentionally by the Insured to himself/herself, and those derived from criminal enterprise of the Insured.
- ! Illnesses or pathological states produced by the ingestion of alcohol, psychotropic drugs, hallucinogens or any other drug or substance of similar characteristics.
- ! Cosmetic treatment and the supply or replacement of hearing aids, contact lenses, glasses, braces and prosthesis in general, as well as costs produced from births or pregnancies and any type of mental illness.
- ! Injuries or illnesses arising from the Insured's participation in bets, competition or sporting events, skiing or the practice of any other type of winter sports or so-called adventure sports (including hiking, trekking and similar activities), and the rescue of people at sea or in mountain or desert areas.



Where am I covered?

- ✓ Events that occur exclusively within the Schengen area are covered.



What are my obligations?

The Insured Party's obligations are the following:

- ✓ Payment of the premium in the conditions stipulated in the policy.
- ✓ Declare to ARAG, before the formalisation of the contract, all the circumstances known to you that may influence the risk assessment, according to the questionnaire.
- ✓ During the term of the contract, notify ARAG of any modifications to the circumstances declared in the questionnaire that might aggravate the risk
- ✓ When an incident requiring the use of this policy occurs, it is essential that the Insured Party notifies it to ARAG's emergency telephone service, indicating the name of the Insured Party, policy number, location and phone number of the location and the type of assistance that is needed.
- ✓ Provide all the information you have regarding the circumstances and consequences of an incident and use all the means at your disposal to mitigate any consequences.



When and how do I make payments?

The contractor is obliged to pay the premium as soon as the contract is formalised. Unless otherwise agreed, it will be made in one sole payment. Depending on the agreement with the company, payment of the premium can be made by direct debit, bank transfer or credit/debit card.



When does coverage begin and end?

The temporary duration of the insurance coverage will be that specified in the Particular Conditions.



How can I cancel the contract?

If the General Conditions establish that the contract is renewed every year, you can cancel its automatic renewal by communicating your intentions in writing at least one month before the renewal date.

Special case: If you have contracted your insurance online, you can cancel it during the first 14 days by sending us a written communication. However, you cannot cancel travel or luggage insurance whose duration is less than one month or any other type of insurance whose duration is less than 14 days.