



Know your insurance

ARAG Tourists in Spain

You now have all the numbers to resolve any incidents during your trip in Spain

You have already contracted your **ARAG Tourists in Spain** travel assistance insurance for people. From this moment on, any incident on your trip will be in the hands of ARAG's experts and you will be able to enjoy your trip without worrying about any problems. At this moment you may have many doubts: When can I use it? How can I use it? In what circumstances? That's why we thought the **best way to explain it to you would be to prepare this practical guide with examples**. In any case, we recommend that you read carefully the General Conditions, which specify everything covered by your insurance. With this document you will learn about everything ARAG can do to help you.



Practical guide to your insurance

Below we explain each of the guarantees so that your rights as a traveller are always protected:

Medical and health care in Spain

An expert team will be at your disposal if you need medical and health care in Spain. Because you never know what might happen. It is important to travel with peace of mind and feeling protected, knowing that in the event of any incident affecting your health you can be looked after.

Here are some examples:



-  Imagine you're on holiday and you have a fall and break your thighbone. With this guarantee, you will have medical attention covered, whether it is health care or a surgical operation. ARAG will send you to the best medical professionals.
-  If you're taken ill during your trip and need emergency medical care, you won't have to worry about looking for the best specialist or finding a hospital, because ARAG has a national network of providers that will attend to your needs at all times. You will only have to contact us by telephone and our staff will see to everything.

Medicalised repatriation or transportation of injured or ill people

This guarantee is for those cases in which you are injured or fall ill and have to be returned to your home. An incident near your home is a situation that you can control, but when you are far away everything is more complicated. With ARAG you won't have any headaches. We will take care of transporting you so that your recovery


can be near your home, provided that the medical team approves this.

Here are some situations you may find yourself in:

-  Imagine you have an accident and need a hip operation. Just call the ARAG Assistance service and we'll see to it that you receive the best medical care, as well as working out the best way to move you as close as possible to your home.
-  If you find yourself seriously ill in the south of Spain. The ARAG operations centre will be able to organise transportation for you to your hometown or city.

Repatriation or transport of the other insured parties

If you are repatriated or transported due to illness or accident and this situation prevents the other insured persons from continuing the trip, ARAG will take charge of transporting them to their homes or to the place of hospitalisation.

-  You're visiting your parents on the Costa Blanca and you have an accident that means you have to be returned home. Don't worry, because with this cover ARAG will arrange and pay for your parents to travel with you to the hospital in your town or city of residence.

Repatriation or transport of children

If you are repatriated or transferred, because of illness or accident, if you are only travelling with minors under 15 years old, ARAG will organise the travel of a companion or the person you designate to accompany the children to your home.



Practical guide to your insurance

Transport of a relative in the event of hospitalisation

Under this guarantee, ARAG will transport the person you designate to accompany you in the event that you are hospitalised. This cover requires that your hospitalisation is for a period longer than 10 days.



For example, imagine you have to be taken into hospital in Barcelona. You will be guaranteed the transport of a relative to accompany you, and you will not have to take care of anything. ARAG will take charge of the plane or train ticket and the person's stay.

Convalescence in hotel in Spain

This guarantee will help you in any situations in which you are injured or fall ill and cannot return home due to medical recommendation. ARAG will take care of your accommodation costs while you are recuperating in a hotel for a maximum of 10 days and up to the limit contracted in your policy.



Imagine you're on holiday in Galicia and you come down with the flu on the day you're due to return home. The doctor recommends you a week's rest before returning. ARAG will manage everything with the hotel and you will not have to pay any extra cost for the stay or do any paperwork.

Repatriation or transportation of a deceased Insured

This guarantee operates in the event of death of the insured person while on a

trip. ARAG will organise repatriation to the burial place and will take charge of the expenses in accordance with the legal requirements.

- ✔ If the Insured Person passes away while on a trip, their relatives just have to call ARAG Assistance and it will arrange for the repatriation of the deceased to their home country, leaving the bureaucracy in the hands of experts.

What is not covered by this guarantee? This guarantee does not include burial or ceremony expenses.

Early return due to death of a relative

This guarantee will help you to return early in the event of the death of a relative. ARAG will take charge of the expenses so that you don't have to worry about administrative procedures at such difficult moments.

- ✔ For example, if you have to cut short your trip due to the death of a relative, ARAG will take care of your journey by plane or train from your location to the place of burial in your town.
- ✔ If such a situation occurs and you would like to resume your trip, ARAG will take charge of your return journey.

Early return due to hospitalisation of a relative

If one of your relatives is hospitalised, you will be guaranteed the journey to interrupt your trip and to be together with your relative. To do so, it must be as a consequence of an accident or severe illness which requires hospitalisation for more than 5 days and has occurred after the start of your trip.

Practical guide to your insurance

- Imagine you're travelling in La Rioja and you receive the news that your spouse has been hospitalised due to a serious accident. Obviously, what you want is to return as soon as possible to be with him or her. With this cover, we'll pay for your return to your habitual residence.

Search, location and sending of missing luggage missing in Spain

This guarantee operates in the event of loss of luggage on a scheduled flight. ARAG will make every effort to find your luggage and will keep you informed about progress. If your luggage is found, it will be sent to you at no extra cost.

- Imagine that you arrive in Ibiza and your luggage does not appear: what can you do? ARAG will take charge of the search for your luggage, and if it appears it will be sent to you at no extra cost.

Delay in the delivery of checked luggage in Spain

This guarantee will help you to buy any essential items if the delivery of your luggage is delayed by 12 hours or more. For example, you arrive at the airport of Ibiza and your suitcase does not appear. What can you do if your suitcase is not delivered in the next 12 hours? With this cover contracted, you will be able to claim for the purchase basic commodities subject to presentation of the corresponding receipts.

Testimonies from people we insure



Repatriation from Mallorca

Mary was on holiday with her family in Mallorca. They had rented a house for the month of August and after a week she fell on the stairs in the house. She seriously damaged her knee. After the accident, Mary called ARAG for advice on how to see a doctor.

She had to be taken to hospital. After scans and two X-rays of her knees, the doctors recommended two weeks complete rest. When she returned to her holiday home, she contacted ARAG because she had decided she wanted to go home and recuperate in her hometown. ARAG's medical team visited Mary and confirmed that it could organise her repatriation, provided that it did not go against the doctors' recommendations. She was finally able to go home and complete her recovery there.

Thanks to her ARAG Tourists in Spain insurance, Mary was able to request repatriation to her hometown to recover from the accident and be looked after by her own doctors.



Travel peacefully and protected with
ARAG Tourists in Spain

Our head office will attend to you quickly
24 hours a day **365 days a year.**

A multilingual team that collaborates day to day with
an **extensive network of service providers** at the
national and international levels.

Remember that to deal with any incident during your
trip you can call **933 001 050** whenever you need.

www.arag.es

Follow us on:



General Conditions

This Insurance Contract is governed by the terms agreed in these General Conditions and the Particular Conditions of the policy, pursuant to the provisions of Act 50/1980, of 8 October, on insurance contracts and Act 20/2015, of 14 July, on the regulation, supervision and solvency of insurance and reinsurance companies.

Important definitions

Insurer

ARAG SE, Sucursal en España, which assumes the risk defined in the policy.

Holder of the insurance policy

The individual or company with whom the Insurer subscribes this Contract, and to whom the obligations derived from it correspond, except those that, due to their nature, must be fulfilled by the Insurer.

Insured

The individual listed in the Specific Conditions who, in the absence of the Policyholder, accepts the obligations deriving from the Contract.

Policy

The contractual document that contains the Regulatory Conditions of the Insurance Policy. The General Conditions, the Specific Conditions that provide specifics of the risk and the supplements or appendixes that are issued together with it to complement it or modify it form an integral part of the same.

Premium

The price of the Insurance Policy. The receipt will also contain the surcharges and taxes to be legally applied.

Contents

General Conditions

1. What is the purpose of this insurance?
2. Who are the parties insured under this policy?
3. How long is it valid for?
4. What territorial scope is covered?
5. When and where are the premiums to be paid?
6. How is the Insurance Policy formalised and what information on the risk is necessary?
7. What coverage is offered by this insurance?
 - 7.1. Medical and health care
 - 7.2. Repatriation or medicalised transportation of ill or injured persons.
 - 7.3. Repatriation or transport of the other insured parties
 - 7.4. Repatriation or transport of children
 - 7.5. Transport of a relative in the event of hospitalisation
 - 7.6. Convalescence in hotel
 - 7.7. Repatriation or transportation of a deceased Insured
 - 7.8. Early return due to death of a family member
 - 7.9. Early return due to hospitalisation of a family member
 - 7.10. Search, location and delivery of luggage lost
 - 7.11. Delay to luggage checked-in
8. What circumstances and payments are excluded?
9. What are the limits of this policy?
10. How, when and where must an incident be reported?
11. Additional provisions
12. How is ARAG subrogated?
13. When do the actions deriving from the Insurance Contract expire?
14. Indication
15. Complaints

1. What is the purpose of this insurance?

Under this Travel Assistance Insurance Contract the Insured Person travelling to Spain as destination and moving within the Schengen area will have right to the different assistance provisions of the traveller protection system, including medical and health services, as well as various complementary provisions.

2. Who are the parties insured under this policy?

The Policyholder, or the individuals stated in the Specific Conditions, in the case of a Collective Policy.

3. How long is it valid for?

The policy must be contracted before the beginning of the trip.

4. What territorial scope is covered?

The cover described in this Policy is valid exclusively for events occurring exclusively within the Schengen area.

Likewise, there will also be coverage,

and with the same economic limits as those established in each of the provisions of Article 7, from the time the insured trip begins until the Insured Person returns to their habitual residence in their country of origin, as long as both dates are within the period of coverage of this policy.

4.1. Services to be provided until the Insured Person reaches their residence in their home country

- Article 7.2 Repatriation or Transportation of injured or ill persons.
- Article 7.3 Repatriation or Transportation of the other insured persons.
- Article 7.4 Repatriation or Transportation of minors.
- Article 7.5 Travel arrangements for a relative in the event of hospitalisation.
- Article 7.7 Repatriation or Transportation of a deceased Insured Person .
- Article 7.8 Early return due to the death of a relative.

- **Article 7.9 Early return due to the hospitalisation of a relative.**

4.2 Provisions to be made exclusively within the Schengen area

- **Article 7.1 Medical and health care.**
- **Article 7.6 Convalescence in a hotel.**
- **Article 7.10 Search for, localisation and shipment of missing luggage.**
- **Article 7.11 Delay in the delivery of checked-in luggage.**

5. When and where are the premiums to be paid?

The Policyholder is obliged to pay the premium at the moment of formalising the contract. The following premiums must be paid on the corresponding due dates.

If no other place is determined in the Specific Conditions for the payment of the premium, it must be paid at the Policyholder's address.

In the event of non-payment of the premium, if this is the first annuity, the effects of the coverage will not begin and the Insurer may cancel or waive the payment of the premium agreed.

Non-payment of successive annuities will cause the suspension of the Policy's guarantees after a month has elapsed following expiry. **The cover will always come into effect 24 hours after the day on which the Insured pays the premium.**

6. How is the Insurance Policy formalised and what information on the risk is necessary?

The Policyholder has the duty to declare to ARAG, before the drawing up of the Contract, of any circumstances known to him/her that may affect the risk assessment, according to the questionnaire provided. He/she will be exempt from this duty if ARAG does not provide a questionnaire or when, even if this is provided, there are circumstances that may affect the risk assessment and which are not contained in it.

The Insurer may rescind the Contract after one month from the date on which it comes to their attention that the declaration by the Policyholder contains inaccurate information or that information has been withheld.

During the validity of the contract, the Insured Party must inform the Insurer,



General Conditions

as soon as possible, of any alteration in the factors or circumstances declared in the questionnaire referred to in this article that may aggravate the risk and are of such a nature that, if they had been known by the Insurer when the contract was issued, it would have resulted in the contract not being accepted or in less favourable conditions.

If ARAG is made aware of the risk, it may, in the term of one month, propose a modification of the Contract or proceed to its cancellation.

If there is a reduction in the risk, the Insured has the right, after the following annual payment, to a reduction in the amount of the premium in the corresponding proportion.

7. What coverage is offered by this insurance?

In case of a loss event covered by this Policy, ARAG guarantees the provision of the following services as soon as it is notified of the event in accordance with the procedure indicated in Article 10:

7.1. Medical and health care

ARAG, **up to the limit indicated the Special Conditions of the policy**, will cover the costs corresponding to the

intervention of the health professionals and establishments required to attend to the ill or injured Insured Person, provided that the intervention has been carried out in accordance with the Insurer's medical team.

The following services are expressly but not exclusively included:

- a) Attendance by emergency medical teams and specialists.
- b) Complementary medical examinations.
- c) Hospitalisation, treatments and surgical procedures.
- d) Supply of medications in hospital, or reimbursement of their cost in cases of injury or illness that do not require hospitalisation.
- e) Treatment of acute dental problems, understanding as such those which, due to infection, pain or trauma, require emergency treatment.

Similarly, dental expenses will also be covered **up to the amount specified in the Special Conditions of this contract**.

7.2. Repatriation or medicalised transportation of ill or injured persons.

In the event of an accident or illness involving the Insured, ARAG will cover:

- a) The cost of transport by ambulance to the nearest clinic or hospital.
- b) Control by its Medical Team, in contact with the doctor treating the injured or ill Insured Person, to determine the appropriate measures to be followed to provide the best treatment and the most suitable means for their eventual transfer to another more suitable hospital or to their home address.
- c) The costs of transferring the injured or ill person by the most suitable means of transport to the prescribed hospital or to their home address.

The form of transport used in each case will be decided by the ARAG Medical Team according to the urgency and seriousness of the case.

Exclusively in Europe, and always according to the criteria of ARAG's Medical Team, a specially equipped medical aircraft may be used.

If the Insured Person is admitted to a hospital that is not close to their home address, ARAG will cover, in due course, their subsequent transfer to the latter.

7.3. Repatriation or transport of the other Insured

If, under the above cover, one of the insured parties has been repatriated or relocated due to illness or accident, and this prevents their spouse, ascendants or descendants in first degree or siblings from continuing their journey by the means initially planned, ARAG will arrange for their transportation to their home address or the place of hospitalisation.

7.4. Repatriation or transport of children

If the Insured Person who is repatriated or relocated in application of Cover 7.2 is travelling alone with dependent children **under the age of fifteen**, ARAG will organise and pay for the return travel of a hostess or a person designated by the Insured Person to accompany the children on their return home.

7.5. Transport of a relative in the event of hospitalisation

If the condition of the ill or injured Insured Person requires their **hospitalisation for more than ten days**, ARAG will offer a relative of the Insured Person, or a person designated by said Insured Person, a return ticket, by plane



General Conditions

(economy class) or train (1st class), so that they can accompany them.

7.6. Convalescence in hotel

If the ill or injured Insured Person is unable to return home on medical advice, ARAG will pay the hotel costs arising from the extension of the stay, **up to the limit indicated in the Special Conditions of this contract.**

7.7. Repatriation or transportation of a deceased Insured.

In the event of the death of an insured party, ARAG will organise the repatriation of the body to the place of burial in the town of said party's habitual residence and will pay those expenses. These expenses shall be understood to include those of post-mortem conditioning pursuant to the legal requirements.

Burial and ceremony costs are not included.

ARAG will take charge of the return to their home of the other insured parties when they are unable to do this by the initially planned means.

7.8. Early return due to death of a family member

If any of the insured persons is obliged to

interrupt their journey due to the death of a spouse, ascendant or descendant in the first degree or sibling, ARAG will take charge of the return travel by air (economy class) or train (1st class) from their location to the place of the burial in the town in which they have their habitual residence.

Alternatively, the Insured may opt for two plane tickets (economy class) or train tickets (1st class) to his/her habitual residence in Spain.

7.9. Early return due to hospitalisation of a family member

If one of the Insured Persons is obliged to interrupt their trip due to the hospitalisation of a spouse, ascendant or descendant in the first degree, or sibling, as the result of an accident or serious illness that requires said person's hospitalisation **for at least 5 days**, and said accident or illness occurred after the start date of the trip, ARAG will pay the cost of transportation to the town in which they have their habitual residence.

ARAG will also pay for a second ticket for the travel of the person accompanying the insured party on the same journey who wishes to return earlier than anticipated, provided this second person is insured under this policy.

7.10. Search, location and delivery of luggage lost

In the event of lost luggage on a scheduled flight, ARAG will put all necessary means at its disposal to locate it, inform the Insured of any news with regards the search and if applicable, deliver it to the beneficiary free of charge.

7.11. Delay to luggage checked-in

ARAG, will pay the cost, up to the limit indicated in the Special Conditions of this contract and subject to presentation of the corresponding receipts, of the purchase of basic necessities, **due to a delay of 12 hours or more** in the delivery of checked-in luggage.

If the delay occurs on the return trip, the cover will only be valid if the delivery of the luggage **is delayed by more than 48 hours from the arrival time.**

To receive payment under this cover, **the Insured Person must provide documentary evidence from the carrier of the late delivery and the length of the delay.**

8. What circumstances and payments are excluded?

The contracted guarantees do not include:

- a) Events caused voluntarily by the insured party or those involving fraud or gross negligence on the part of the same.
- b) Pre-existing or chronic conditions or diseases, as well as their consequences, suffered by the Insured before the beginning of the trip.
- c) 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.
- d) Illnesses or pathological states produced by the ingestion of alcohol, psychotropic drugs, hallucinogens or any other drug or substance of similar characteristics.
- e) Cosmetic treatment and the supply or replacement of hearing aids, contact lenses, glasses, braces and prosthesis in general, as well

General Conditions

as costs produced from births or pregnancies and any type of mental illness.

f) 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.

g) Any eventualities which may derive, directly or indirectly, from incidents produced by nuclear power, radioactive radiations, natural disasters, acts of war, riots or terrorist acts.

h) Any type of medical or pharmaceutical expense lower than that stipulated in the Particular Conditions of the Policy.

9. What are the limits of this policy?

ARAG will cover these costs, within the limits established and up to the maximum amount contracted for each case. Events that have the same cause and take place at the same time will be considered to be a single accident.

ARAG will be obliged to pay the compensation, unless the accident has been caused by bad faith of the Insured.

In guarantees that involve payment of an amount in cash, ARAG is obliged to pay the compensation at the conclusion of the investigations and appraisals required to establish the existence of the accident. In all cases, ARAG will pay, within 40 days counting from receipt of the declaration of the incident, the minimum amount of what it may owe, according to the circumstances known to it. If, after three months of the incident occurring, ARAG has not paid said compensation without a justified cause or one that is attributable to it, the indemnity will be increased by 50% annually.

10. How, when and where must an incident be reported?

In the case of an incident that may give rise to the provision of a service covered under this policy, **the Insured Person must obligatorily communicate with the emergency telephone service established by ARAG**, indicating the name of the Insured Person, the policy number, the place and phone number of their location, and the type of assistance

needed. This call may be made reverse-charge, In case of impossibility, the Insured Person will be able to request the Insurance Company the reimbursement of the calls costs that makes to the company, always properly documented and justified.

11. Additional provisions

The Insurer will not accept any responsibility whatsoever for provisions that have not been requested of it or that have not been effected with its prior agreement, except for duly justified cases of force majeure.

When, during the provision of the services, the direct intervention of ARAG is not possible, it will be obliged to refund the Insured for any duly certified expenses deriving from such services, within a maximum period of 40 days after their presentation.

12. How is ARAG subrogated?

Up to the amount of the sums paid out in compliance with the obligations derived from this Policy, ARAG is automatically replaced in the rights and actions that may correspond to the Insured and their

heirs, as well as other beneficiaries, against third parties, individuals or companies, as a consequence of the incident that is the reason for the assistance provided.

In special cases, this right may be exercised by ARAG against land, river, sea or air transport companies with regard to the total or partial replacement of the cost of the tickets not used by the Insured.

13. When do the actions deriving from the Insurance Contract expire?

Actions deriving from the insurance contract will expire after two years if it is for damage insurance and after five years if it is insurance for persons.

14. Indication

If the contents of this Policy differ from the proposal of insurance or the agreed clauses, the Policyholder may appeal to the Company within the term of one month, counting from the time of delivery of the Policy, in order to correct the existing discrepancy. If no appeal has been made after this period, the conditions included in the Policy will apply.

In any case, ARAG reserves the right

to request the Insured to present of reasonable proof or documentary evidence for the purpose of completing the payment of the requested provision.

15. Complaints

ARAG S.E., Subsidiary in Spain, has assigned the Customer Service Department (c/Roger de Flor, 16, 08018- Barcelona, e-mail: dac@arag.es, website: www.arag.es) to address and resolve any complaints that are related to policyholder's legal interests and rights; they will be handled and resolved within a maximum period of one month from submission.

In case of disagreement with the resolution adopted by the Customer Service Department, or if the period of one month elapses without having received a response, the claimant may contact the General Directorate of Insurance and Pension Funds, Claims Service (Paseo de la Castellana, 44, 28046 - Madrid, telephones: 902 19 11 11 or 952 24 99 82, website: www.dgsfp.mineco.es)

What do you have to do when you require our assistance?

1. Call our Operational Head office immediately (24-hour service)

- From Spain: 93 300 10 50
- From abroad: 34 93 300 10 50

If you prefer, from Spain you can call us reverse-charge via the telephone 1009, indicating to the operator the number **93 300 10 50**.

Bear in mind that to benefit from the coverages of your policy, it is essential that you request them from us previously.

2. For greater efficiency and speed, when you call us please provide the following details:

- Name of the Insured
- Policy number
- Place and phone number where you are

3. In general:

- Request, save and provide us with all the certificates and invoices which may affect any of the requested guarantees.
- Do everything possible to reduce the consequences of the accident

by using all the means within your reach.

- If you have any doubt, call us. We are here to help you.

