



Table of benefits

GUARANTEES FOR CANCELLATION OF TRIP AND REIMBURSEMENT OF HOLIDAYS

- Expenses for cancellation of a trip..... **Up to the limit purchase**
- Interruption of trip..... **Up to the limit purchase**

Summary of guaranteed causes

ARAG, guarantees, up to the limit established in the Particular Conditions of the policy, the refund of any travel cancellation costs charged to the Insured by application of the general sale conditions of any of the travel providers, provided that the Insured cancels before the start of the trip for one of the following causes occurring after contracting the Insurance and preventing him/her from travelling on the contracted dates:

This cover shall include duly-justified ADMINISTRATIVE EXPENSES, cancellation charges (if any), and any penalty that may have been applied by law or in accordance with the travel conditions.

3.1.1. For health reasons

- 3.1.1.1) Serious illness, serious accident or death of:
 - The Insured, their spouse, or ascending or descending kin up to the degree of consanguinity, affinity, or laterality indicated in the Schedule of Cover of the policy.
 - The companion of the INSURED PARTY, as long as that companion is recorded in the same booking and is also insured.
 - Their professional substitute, as long as that position or responsibility can only be assumed by the Insured Party.
 - Of the person in charge of the custody of the minor children or dependent persons during the travel and/or stay period.
- For this cover to be valid, it will be necessary to provide the name and surname of said person at the time when the insurance is taken out.
- The Insured Party must immediately report the incident on the date it occurs, and the Insurer reserves the right to make a medical visit to the INSURED, companion, professional locum, or the person in charge to evaluate coverage of the case and determine whether the cause really prevents the trip from taking place. If the illness does not require hospitalization, the INSURED must report the claim immediately following the event that gave rise to the reason for cancelling the trip.
- 3.1.1.2) Unexpected call for surgery for, as well as for the medical tests prior to the said procedure, provided that this circumstance prevents the INSURED from going on the trip.
 - The Insured, their spouse, or ascending or descending kin up to the degree of consanguinity, affinity, or laterality indicated in the Schedule of Cover of the policy.
 - The companion of the INSURED PARTY, as long as that companion is recorded in the same booking and is also insured.
 - Their professional substitute, as long as that position or responsibility can only be assumed by the Insured Party.
 - Of the person in charge of the custody of the minor children or dependent persons during the travel and/or stay period.
- For this cover to be valid, it will be necessary to provide the name and surname of said person at the time when the insurance is taken out.
- 3.1.1.3) In the event the INSURED, the companion, or his/her ascending or descending kin up to the degree of consanguinity, affinity, or

laterality indicated in the Schedule of Cover of the policy is called to have an organ-transplant operation, provided that he/she was already on the waiting-list at the time both the trip and the insurance were purchased.

3.1.1.4) In the event the INSURED or his/her ascending or descending kin up to the degree of consanguinity, affinity, or laterality indicated in the Schedule of Cover of the policy is called to have urgent medical tests to be performed by the Public Health Service, provided that the said tests coincide with the dates of the trip and are justified by the seriousness of the case.

3.1.1.5) Serious illness, serious accident, or death of the direct superior of the INSURED, occurring after the insurance was purchased and provided that this circumstance prevents the INSURED from going on the trip, at the request of the Company he is employed by.

3.1.1.6) Any serious illness affecting children under 48 months who are INSURED under this policy or first-degree family members of the INSURED, arising during the 2 days prior to the date of departure and which prevents the trip from going ahead.

3.1.1.7) Serious pregnancy complications or miscarriage by the INSURED which, in the opinion of a medical expert, require her to rest or necessitate hospitalization. Births and complications thereof after the seventh month of gestation are excluded.

3.1.1.8) Giving birth prematurely by the INSURED, prior to the 29th week of pregnancy.

3.1.1.9) Side-effects of a vaccination required for the trip, provided that these give rise to a serious illness.

3.1.1.10) If the INSURED gives a positive result in medical tests for coronavirus disease (Covid-19), provided that this would entail medical quarantine and isolation or is considered a serious illness, under medical prescription during the 12 days prior to the travel departure date.

3.1.1.11) In the event of serious coronavirus disease (Covid-19) of a relative to the first degree.

3.1.2. For legal reasons

- 3.1.2.1) Being called up for jury service or being summonsed as a witness by a Court of Law, with the exception of legal professionals.
- 3.1.2.2) Taking part in official civil-service examinations called by a public body after the insurance was purchased. Any examinations held on dates prior to the start of the trip are excluded, as are civil-service examinations which the insured has enrolled for after the date the trip and/or the insurance was/were purchased.
- 3.1.2.3) Summons as a member of an electoral board.
- 3.1.2.4) After having made the reservation, learning of the tax obligation to file a parallel income tax return where the payable amount exceeds €600.
- 3.1.2.5) Visas not granted for unjustified reasons. A visa not being granted is expressly excluded when the INSURED PARTY has not made

the necessary arrangements on time and in the proper manner for the attainment thereof.

3.1.2.6) Police arrest of the insured party for non-criminal causes.

3.1.2.7) Delivery of a child for adoption or fostering.

Prior procedures or trips which are necessary to formalize the receipt of an adopted or fostered child are excluded.

3.1.2.8) Summons calling the INSURED to attend divorce proceedings. Being called by one's own lawyer to perform formalities is excluded.

3.1.2.9) Traffic offence penalty in excess of €600.

3.1.3. For employment reasons

3.1.3.1) Dismissal of the INSURED from employment for non-disciplinary reasons, provided that when the insurance was purchased he/she had not been given verbal or written notice. Under no circumstances shall this cover apply in the event of the expiry of the employment contract or voluntary resignation or failure to pass a trial period

3.1.3.2) Starting a new job by the INSURED, with a different employer, provided that this is with an employment contract and that this occurs subsequent to the purchase of the insurance, without any knowledge of this circumstance on the day the reservation was made. This cover shall also apply where the new job is started following on from a period of unemployment.

The multiple employment contracts used by temping agencies for the performance of tasks for other companies shall be deemed to be contracts for the companies where the employee performs his/her activities.

3.1.3.3) Mandatory job transfer for a period of over three months been no verbal or written notice.

3.1.3.5) Announcement of a Mass Redundancy Package directly affecting the INSURED as an employee whereby his/her working hours are partially or fully reduced. This circumstance must arise after the date on which the insurance was purchased.

3.1.3.6) Legal declaration of the suspension of payments on the part of a company, which prevents the INSURED PARTY from carrying out their professional activity.

3.1.3.7) Announcement of a Temporary Mass Redundancy Package directly affecting the INSURED as an employee if his/her salary is reduced by more than 50%. A Temporary Mass Redundancy Package caused by COVID-19 is covered by this cause.

3.1.4. For extraordinary reasons

3.1.4.1) Serious damage caused by fire, burglary, explosion, or other events affecting the main or secondary residence of the INSURED, or the professional premises where he/she performs a liberal profession or runs a company, requiring his/her presence.

3.1.4.2) A claim or accident affecting the INSURED's home, occurring after the insurance was purchased, in excess of €600 and which is not covered by his/her home insurance.

3.1.4.3) Acts of air, land or sea hijacking that make it impossible for the INSURED PARTY to begin or continue their trip.

Acts of terrorism are excluded.

3.1.4.4) Official declaration of the INSURED PARTY's place of residence, or the travel destination, as a disaster area. This cover will

also apply if the place of transit to the destination is officially declared a disaster area, provided it is the only route by which the destination can be reached.

The maximum amount of indemnity per claim is €30,000.

3.1.4.5) Request for urgent and compulsory enlistment into the ranks of the Armed Forces, Police, Civil Guard, or Fire Brigade

3.1.4.6) Request for urgent and compulsory return to work for Healthcare Workers in the event of a COVID-19 crisis.

3.1.5. Other causes

3.1.5.1) Robbery of the documents necessary to go on the trip, occurring on dates or in circumstances which make it impossible to go through the procedure for having the said documents replaced prior to the trip, thereby making it impossible for the INSURED to go on the trip. Theft, loss, or misplacement are excluded.

3.1.5.2) Obtaining a trip and/or a stay similar to the contracted one, for free, in a public drawing and before a notary public.

3.1.5.3) Granting of official scholarships that prevent the trip from being carried out

3.1.5.4) Cancellation of the wedding ceremony, with official proof of this circumstance, provided that the insured trip was a Honey-moon.

3.1.5.5) Breakdown of the vehicle owned by the INSURED PARTY preventing the trip from commencing or continuing, provided that the main mode of transport for the trip is the said vehicle. The breakdown must involve a repair of more than eight hours or an amount greater than €600, in both cases according to the manufacturer's scale.

3.1.5.6) Theft or accident affecting the vehicle owned by the INSURED preventing the trip from commencing or continuing.

3.1.5.7) Robbery, death, illness, or serious accident affecting the animal kept as a pet or to guard. For the purposes of this cover, it is an essential requirement that the animal is owned by the INSURED, that it resides with the INSURED at his/her home address, and that it is registered and identified by way of its badge/tattoo/microchip number.

The following definitions apply for the purposes of this Policy:

- Robbery of the animal kept as a pet means unlawful appropriation of the animal by third parties by way of acts involving force against property or violence against the person. The INSURED must file a copy of the police report in respect of the said robbery, which must be dated no more than 3 days prior to the date of departure.

- Illness or serious accident affecting the animal kept as a pet means an impairment to its health, provided that, in the opinion of a veterinary surgeon, it is established that this has occurred after the insurance was purchased and that constant attention and treatment are required. This veterinary opinion must arise within the 12 days leading up to the date of departure.

This cover shall not apply to animals that are already sick, or heavily pregnant, or that have recently given birth, or to young animals less than 2 months old, when the insurance is purchased.

5.9) Cancellation by persons who are to accompany the INSURED, up to a maximum of two, who are travelling as part of the same booking and insured under this same policy, provided that the cancellation is for any of the reasons included under this cover and that as a result of this the INSURED will have to travel alone. Persons aged under 18 do not count towards the number of companions if they are the only travellers left or are accompanied by just one adult.