



**IATI** MULTI TRIP

Travel assistance insurance

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## CANCELLATION COVERAGE

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### 4.1. Trip cancellation

The Insurer will cover, up to the maximum limit indicated under the Particular Terms and Conditions and insurance certificate, the actual expenses for cancelling the trip, contracted with the trip organiser, when the Insured Party cancels the trip before departure due to the following reasons:

1. Death, hospitalisation, serious bodily accident or serious illness of the Insured Party or any family members, as defined in these Terms of Business. For the purposes of insurance cover:

**A serious illness will be understood as any alteration to the health identified by a medical professional (whose report will be subject to review by the Insurer's medical team) that involves hospitalisation and cessation of all manner of activity within twelve days before travel, and that medically prevents the start of the trip on the scheduled date. It will be necessary to submit any evidence that makes it possible to document and reliably prove the medical procedure.**

**A serious accident will be understood to be personal injury arising from a violent, sudden, external cause beyond and unrelated to the intention of the injured party, the consequences of which prevent this person from performing normal daily activities and, in the case of the Insured Parties under this policy, normal travel.**

**Where serious illness or accident affects insured persons over 65 years of age, the limit of cover for these insured persons over 65 years of age is reduced to 50% of the limit established under the Particular Terms and Conditions and insurance certificate.**

**Where the illness affects any of the above persons, other than those persons covered under this policy, it will be understood as serious when it involves, after the insurance is contracted, hospitalisation within ten (10) days before the start of the trip.**

**Where the accident affects any of the above persons, other than those covered under this policy, it will be understood as serious when it involves hospitalisation or rest at home that prevents the injured party from performing normal daily activities, thus making this person dependent on other people.**

**In the case of an illness or accident that does not require hospitalisation, the Insured Party must report the incident within 24 hours of the event giving rise to the cancellation of the trip so that the Insurer, when this is considered necessary and appropriate, may send an independent and external medical expert other than the Insurer, to assess the cover of the case objectively and impartially.**

**In cases where the death affects any of the family members, (as defined above) this event must have occurred within 10 days before the start of the trip.**

2. Any of the grounds described in this clause that affect the professional replacement of the Insured Party, provided that this replacement is reliably proven.

3. A serious incident that affects the Insured Party's main residence or business premises, if this person is a direct operator or practises a liberal profession on it, which occurred within four weeks before the start of the trip and after the date of signing the insurance contract and this person's presence is essential on the start date of the trip. (Documentation of the facts must be submitted)

4. On termination of employment of the Insured Party, not at the end of the employment contract.
5. In cases where the Insured Party is called to act as a party or witness in court. Those cases in which the Insured Party is summoned as accused party for processes initiated before contracting the trip and insurance will be excluded.
6. Due to the inclusion of the Insured Party in a job post in a different company with an employment contract of more than one month. The inclusion of this person in the new job post must necessarily take place after the purchase of the trip and, therefore, the signing of the insurance.
7. Handing over a child in adoption.
8. Due to the transplant of an Insured Party's organ or any of their family members described above.
9. Call to attend as a member of a polling station during the dates of the trip.
10. Presentation at official entrance examinations (both as observer or as member of the competition selection board) called and announced through a public body after the insurance is signed and that coincides with the dates of the trip.
11. Geographical transfer of the job post, provided it involves a change of address of the Insured Party during the scheduled dates of the trip and this person is an employee. The transfer must have been notified to the Insured Party after the insurance is signed.
12. In cases where the Insured Party is arrested by the police, occurring after the insurance is signed, which coincides with the dates of the trip, provided that this detention does not arise from wilful misconduct by the Insured Party.
13. Parallel income statement, issued by the Ministry of Finance, whose presentation coincides with the dates of the trip and that requires the Insured Party to be present.
14. Complications arising directly from pregnancy (provided that they are not related to pathologies before contracting this policy) or involuntary abortion, which, due to its nature, prevents the trip from being made. These complications must have occurred after the insurance is signed. Childbirth and complications from this event are excluded as of the seventh month of gestation (28 weeks). Normal side effects of the pregnancy will not be considered complications.
15. Granting of official scholarships, published by a public body after the purchase of the insurance and that coincide with the insurance dates.
16. Medical quarantine decreed by the competent health authorities after the purchase of the insurance that prevents travelling.
17. Court order of voluntary or necessary insolvency proceedings of the company owned by the Insured Party, occurring after the insurance is purchased and that making travel impossible.
18. Cancellation of trip due to the Insured Party travelling on another similar trip awarded in a public draw and before a notary.
19. Court summons for divorce proceedings after the insurance is signed and coinciding with the date of the trip.
20. Call to submit and sign official documents by the competent authority received after the insurance is signed and that requires attendance during the travel dates.

21. Insured Party is called to a hospital centre for scheduled surgery (waiting list in Public Health), in cases where the notice is received after the insurance is signed, thus preventing this person from travelling.
22. Declaration of state of emergency at the place of the Insured Party's address or at the place of destination. When the travel destination involves several different places, the state of emergency must cover a portion greater than 70% of the entire territory of the trip's destination.
23. Theft of documentation or luggage within the place of departure of the means of transport (bus station, train station, port or airport terminal), occurring within 12 hours of the start of the journey and thus preventing the start of the trip.
24. Presentation of an Employment Redundancy Plan that directly affects the Insured Party as an employee and whose working hours are totally or partially reduced. This circumstance must occur after the insurance purchase date.
25. Acts of air, land and naval piracy that prevent the Insured Party from commencing the trip.

**This cover must be arranged on the day of confirmation of the trip reservation, or maximum, within seven (7) days after it. The event giving rise to the cancellation of the trip must always occur after the insurance is signed.**

**This cover is valid from the date of purchasing the policy until the date of departure on the trip.**

**To reimburse the travel cancellation expenses envisaged in this cover, it will be essential to provide an original invoice for the purchase of the trip.**

## **4.2. Holidays not enjoyed**

The Insurer will assume, up to the maximum limit indicated under the Particular Terms and Conditions and insurance certificate, the payment of financial compensation to the Insured Party, only and exclusively when the Insured Party is required to conclude the trip, once the trip has started, and return early to this person's place of residence, for any of the grounds for repatriation or early return covered under this policy.

The reimbursement of unused holiday expenses may not exceed the result of **dividing the insured capital as cancellation expenses** by the actual number of days of the contracted trip, multiplied by the number of days remaining to complete the trip from the time the Insured Party is repatriated, or up to double that resulting amount if two accompanying persons are entitled to this right (persons included in the same travel programme purchased jointly and who must also be insured parties under this insurance policy), for any of the reasons described above by the Insured Party.

The cost of the original transport ticket scheduled for return must be excluded from the resulting amount.