

## GENERAL TERMS AND CONDITIONS OF THE SCHENGEN TRAVEL INSURANCE

Cover is not available for residents of Iran, Syria, Belarus, Burma/Myanmar, Cuba, The Democratic Republic of the Congo, North Korea, Somalia, Sudan or Zimbabwe.

**This Policy does not cover claims relating to pre-existing medical conditions under any circumstances**

**This Policy is only valid outside of Your country of residence in conjunction with a Trip (as defined)**

### DEMANDS AND NEEDS STATEMENT

This Policy only provides coverage while You are travelling within the Schengen Area. It is typically suitable for travel customers applying for a Schengen Visa and requiring insurance for medical emergencies.

This Policy may not cover everything You expect it to cover. It is Your responsibility to read it carefully to make sure it provides the cover You need.

You may already possess travel insurance for some or all of the features and benefits provided by this Policy. It is Your responsibility to investigate this.

Europ Assistance has not provided You with any recommendation or advice about whether this product fulfils Your specific insurance requirements or not.

### KEY FACTS

#### Who we are

Europ Assistance SA, trading as Europ Assistance SA Irish Branch, registered in Ireland in the Irish Company Registration Office under certificate N° 907089, with its offices at 4<sup>th</sup> floor, 4-8 Eden Quay, Dublin 1, D01 N5W8, Ireland.

Europ Assistance Irish Branch is a branch office of EUROPE ASSISTANCE S.A. a French stock corporation with a share capital of 35,402,785 EUR, regulated by the French Insurance Code, having its registered office at 1, promenade de la Bonnette, 92230 Gennevilliers, FRANCE. Europ Assistance S.A. is registered in the Register of Commerce and Companies of Nanterre under number 451 366 405.

#### Who regulates us

Europ Assistance SA Irish Branch is regulated by the French insurance regulator, Autorité de contrôle prudentiel et de résolution (ACPR).

You can check our registration of the insurer at:

<http://registers.centralbank.ie/FirmDataPage.aspx?firmReferenceNumber=C33673>

### **How to make a claim**

You must notify Us of the occurrence of a Covered Event by entering the website [schengen.eclaims.europ-assistance.com](http://schengen.eclaims.europ-assistance.com) where You will be able to access "Online Processing" to manage Your own reimbursement request, attaching the documents that evidence the cause for the claim and the relevant invoices or documents related thereto.

### **What happens in case of a fraudulent claim?**

If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this Policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.

### **Are we covered by a Compensation Scheme?**

We are a member of Insurance Compensation Fund (the "Fund") established under the Insurance Act 1964 (the "Act") which has been amended by the Insurance (Amendment) Act 2011 (the "Amendment Act").

The Fund is primarily designed to facilitate payments to policyholders in relation to risks in the State where an Irish authorised or an EU authorised non-life insurer goes into liquidation and the approval of the High Court has been obtained for such payments.

In such circumstances not all policyholder liabilities are covered and exclusions include health, dental and life policies.

The Fund can also be availed of in circumstances where an administrator has been appointed under the Insurance Act (No.2) 1983 and the approval of the High Court has been obtained. More specific details on payments from the Fund are provided below.

### **No extra costs for using a technique of distance communication**

No extra costs for using a technique of distance communication are applied by the Insurer. Please check with your service provider if any extra costs are applicable from your side.

### **How should payments be made?**

Payments should be made by credit card or by any other means specified during the sales process.

### **Minimum duration of the contract**

This contract will commence and terminate on the dates specified in the Specific Terms and Conditions of this Policy.

You may withdraw from or terminate this contract as set out in clause 12 below.

### **Data Protection**

Clause 15 of your Policy contains detailed information about data protection. We will not use your personal data for any purposes other than administering this Policy.

### **Validity of Information**

The information provided for herein is valid as at 1 November 2015.

## IMPORTANT INFORMATION

There is certain information we need to know as it may affect the terms of insurance cover we can offer you. You must, to the best of your knowledge, give accurate answers to the questions we ask when you buy your insurance policy. If you do not answer truthfully this could result in your policy being invalid and could mean that all or part of your claim would not be paid.

If you think that you have given us an incorrect answer or if you want help please contact us at [schengen@schengen.europ-assistance.com](mailto:schengen@schengen.europ-assistance.com).

In order to be entitled to any of the coverage which is included within this Policy, the Insured Person must establish contact by calling the telephone number +34 91 536 82 96, which is manned 24 hours a day, 365 days a year.

THE DURATION OF THE INSURANCE, THE TERRITORIAL LIMITS FOR COVER, AS WELL AS THE PRODUCT CHOSEN AND COVERAGE AND EXCLUSIONS THEREOF, SHALL BE THOSE STIPULATED IN THE SPECIFIC TERMS AND CONDITIONS OF THE POLICY SUBSCRIBED BY YOU

This Policy is underwritten by Europ Assistance S.A. (trading as Europ Assistance S.A. Irish Branch), 4<sup>th</sup> floor, 4-8 Eden Quay, Dublin 1, D01 N5W8, Ireland.

Europ Assistance S.A. (trading as Europ Assistance S.A. Irish Branch) is regulated in France by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) of 61 rue Taitbout, 75436 Paris Cedex 09, France. Europ Assistance S.A. Irish Branch conducts business in Ireland in accordance with the Code of Conduct for Insurance Undertakings published by the Central Bank of Ireland. Registered in Republic of Ireland: Reg. No. 907089.

### 1. INSURANCE POLICY

This insurance Policy will be governed by Irish Law unless we agree otherwise before the insurance starts. All communication in respect of this insurance will be in English.

### 2. CONTRACT TYPES AND COVER

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

- Schengen
- Schengen Plus

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

### 3. DEFINITIONS

**ACCIDENTAL BODILY INJURY:** Any bodily injury that arises directly from a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the Period of Insurance. Death or disablement caused as a direct result of exposure, drowning, gassing or poisoning shall be deemed to have been caused by accidental means, unless evidence exists to the contrary.

**COVERED EVENT:** Any occurrence of an Accidental Bodily Injury or Sudden Illness occurring within the Territorial Limits and which does not fall under any of the exclusions or limitations hereunder. All damages that result from one same cause shall be considered to constitute one single Covered Event.

**COMPANION:** Any person, other than the Insured, that is registered within the same contracted Trip, and who may or may not be insured.

**EUROP ASSISTANCE:** Europ Assistance S.A. Irish Branch and any other Europ Assistance entity acting on its behalf in the management of this Policy.

**EUROPEAN UNION:** Countries that are members of the European Union from time to time.

**INSURED PERSON:** The private individual stated in the Specific Terms and Conditions of the Policy, who is resident in a country that is not specifically excluded from this Policy.

**INSURANCE LIMITS:** The amounts shown as a limit for each of the guarantees under the contract. For the avoidance of doubt, except where expressly indicated otherwise these limits represent the maximum indemnity payable concerning the relevant event during the term of this Policy.

**INSURER:** Europ Assistance SA, trading as Europ Assistance SA Irish Branch, registered in Ireland in the Irish Company Registration Office under certificate N° 907089, with its offices at 4<sup>th</sup> floor, 4-8 Eden Quay, Dublin 1, D01 N5W8, Ireland.

Europ Assistance Irish Branch is a branch office of EUROPE ASSISTANCE S.A. a French stock corporation with a share capital of 35,402,785 EUR, regulated by the French Insurance Code, having its registered office at 1, promenade de la Bonnette, 92230 Gennevilliers, FRANCE. Europ Assistance S.A. is registered in the Register of Commerce and Companies of Nanterre under number 451 366 405.

**POLICY:** These General Terms and Conditions together with the Specific Terms and Conditions and any other documents.

**PREEXISTING MEDICAL CONDITION:** A health problem of any nature that existed or for which treatment was received before the effective date of the Policy.

**PREMIUM:** The price of the insurance, including any legally applicable surcharges and taxes.

**SCHENGEN AREA:** means all Countries which have abolished internal border controls between them under the Schengen Agreement at the time of the subscription of the Insurance Policy and to which the Insured can, therefore, access via a Schengen Visa.

**SUDDEN ILLNESS:** An unexpected deterioration in the state of health of an Insured Person during the Trip covered by the Policy, the diagnosis and confirmation of which is undertaken by a legally recognised doctor or dental surgeon and requires medical attention.

**TRIP:** The Insured Person's trip to the Schengen Area for which this Insurance Policy was purchased on the website of the Insurer. For the purposes of this Policy the Trip shall commence when the Insured Person leaves its country of residence on the date declared in the insurance purchase process and shall include any internal travel within the Schengen Area. The Trip shall end when the Insured Person leaves the Schengen Area, or on the date declared in the insurance booking process, whichever is the earlier.

**TERRITORIAL LIMITS:** Has the meaning given to it in Clause 6.

**USUAL PLACE OF RESIDENCE:** The usual place of residence is understood to be that located in the country which is stated in the Specific Terms and

Conditions of the Policy and from which the temporary transfer to the Schengen Area originated.

**WE, OUR, US:** Europ Assistance

**YOU, YOUR:** The Insured

#### 4. **PURPOSE OF THIS INSURANCE**

The purpose of this insurance is to provide financial protection and emergency assistance for Your Trip and subsequent stay within the Territorial Limits. The Policy forms a contract of insurance between Us and those people specified on Your Specific Terms and Conditions. This contract is only valid when You have a received valid confirmation of insurance, including the Policy, and have paid the appropriate premium to the Insurer and neither the Policy nor the payment have been cancelled.

You should read the Policy in full to understand what is and is not covered.

#### 5. **ENTRY INTO FORCE AND INSURANCE TERM**

The insurance contract shall enter into force on the date indicated in the Specific Terms and Conditions **as the date of entry into the Territorial Limits provided that the Policy has been duly signed/accepted by the Insurer and confirmation of insurance received by You and the premium paid. This date may not be subsequent to the commencement of the Trip to be covered by this Policy.**

Under no circumstances shall the premium be refunded once the Trip has commenced. The Trip start and end dates shall be those specified in the Specific Terms and Conditions of this Policy. Unless specifically mentioned in the Specific Conditions this Policy does not cover any Covered Events outside the Schengen Area.

**The maximum duration of a Trip covered by this Policy is 4 months.**

#### 6. **TERRITORIAL LIMITS**

<b>Policy Type Schengen</b>	Schengen Area
<b>Policy Type Schengen Plus</b>	Schengen Area, European Union

Coverage under the Policy shall be valid in the geographical areas specified in the Specific Terms and Conditions of the Policy.

**Assistance intervention shall not be guaranteed in those countries which, during the covered Trip, are countries to which travel is not recommended by any competent government entity of the Insured Person's Usual Place of Residence. In this case, We shall reimburse the expenditure covered and adequately substantiated by You through the production of the original accrediting invoice**

## **7. PAYMENT OF PREMIUM**

You are obliged to pay the Premium to Us in full at the moment in which the contract is purchased. In any event, where the Premium has not been paid prior to the occurrence of an insured loss, no cover shall apply under this Policy. The same applies if the Premium is paid by credit card and you subsequently instruct your bank or credit card company to cancel the payment.

## **8. PROCEDURES IN CASE OF OCCURRENCE OF A COVERED EVENT**

You shall notify Us that a Covered Event has occurred, within a maximum period of 7 days from the time the event giving rise to the claim occurred.

**You may notify Us by telephone to the number indicated in the Specific Terms and Conditions.**

In the event that the aforementioned notification is prevented by *force majeure* You must take immediate steps to end the circumstance impeding the notification thereof.

It is important to Us that Your claim is processed quickly. To do that We need You to provide all relevant information as soon as possible after any incident. Below is a list of the information that We may need as part of Your claim.

## **DOCUMENTS TO BE PROVIDED IN THE CASE OF CLAIMS**

- Policy number, name and surname, present location, contact telephone number and details of the circumstances of the loss and the type of assistance requested.
- Documents that evidence the facts (medical report, death certificate, hospital documents, police report, complaints filed at police stations...). These documents must contain the date on which the event occurred, the cause, the diagnosis, any relevant prior records or antecedents and the treatment prescribed.

- A form provided by Us to be completed by the registered medical practitioner attending the Insured Person receiving medical treatment. This document shall only be necessary in cases where insufficient information on the person's medical condition has been provided.
- Original invoice and/or receipts for the Trip that was purchased.
- Proof of purchase of insurance.
- Original invoice of the costs incurred, issued by the services provider and which gives a breakdown of the amounts and items involved.

Having received the requested notification, We shall give the necessary instructions with the aim of providing the service requested. Should You act contrary to Our instructions, **the costs incurred as a result of any such non-compliance shall be borne by You.**

**You must notify Us of the occurrence of a Covered Event by entering the website [schengen.eclaims.europ-assistance.com](http://schengen.eclaims.europ-assistance.com) where You will be able to access "Online Processing" to manage Your own reimbursement request, attaching the documents that evidence the cause for the claim and the relevant invoices or documents related thereto.**

## **9. CURRENCY**

The settlement of any possible payments to You under the Policy shall be carried out in Euro. If any expenses covered by this Policy are charged in a currency other than Euro the exchange rate to be used to calculate the Euro equivalent shall be the rate on the date of the incident that can be found on the website of the European Central Bank:

<http://www.ecb.europa.eu/stats/exchange/eurofxref/html/index.en.html>

## **10. COMPLAINTS AND LEGAL RIGHTS AGAINST THE INSURER PROCEDURES**

The process for making complaints against the Insurer is as follows:

The Insurer aims to offer You the highest standards of service. However, should You have any complaint, You must first send it in writing to:

EASIG (EUROP ASSISTANCE SERVICIOS INTEGRALES DE GESTION S.A.)

P.O. BOX 36347  
28020 MADRID  
SPAIN

[complaints@roleurop.com](mailto:complaints@roleurop.com)

Should You still not be satisfied with the way Your complaint under this Policy has been processed, if You would like to file a complaint related to Your legally recognised interests and rights, then You may send a written notice to:

The Compliance Officer  
Europ Assistance S.A. Irish Branch  
4-8 Eden Quay  
Dublin 1  
D01 N5W8  
Ireland

If Your complaint must be processed by the Insurance Ombudsman overseeing Europ Assistance S.A. Irish Branch, the complaint in question must be immediately sent to:

The Financial Services Ombudsman  
3rd Floor, Lincoln House,  
Lincoln Place,  
Dublin 2  
Ireland

Tel: +353 1 6620899  
Fax: +353 1 6620890  
Email: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

## 11. STATUTORY CANCELLATION RIGHTS

### Cancellation within the Statutory Period

You may cancel the Policy within 14 days of receipt by You of the Policy (the Cancellation Period) by writing to the Insurer at [schengen@schengen.europ-assistance.com](mailto:schengen@schengen.europ-assistance.com). Any Insurance Premium already paid will be refunded to You provided that You have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

The Policy will be cancelled with effect from its date of issue.

### Cancellation outside the Statutory Period

You may cancel the Policy at any time after the Cancellation Period by writing to Us at the address shown in the Schedule. If You cancel after the Cancellation Period no premium refund will be made.

We reserve the right to cancel the Policy for valid reasons or on serious grounds by providing 21 days' notice by registered post to Your last known address. If no claims have been made We will refund the premium. If any claim has been made You will not be entitled to any refund of premium.

### Non Payment of Premiums

We reserve the right to cancel the Policy in the event of non-payment of the premium. The same applies if the Premium is paid by credit card and you subsequently instruct your bank or credit card company to cancel the payment. In the event that the payment is made by fraudulent use of a credit/debit card or other payment method the Policy automatically becomes null and void.

## 12. NOTIFICATION OF THE INFORMATION IN THE CONTRACT

You undertake to notify Us in writing and within a period of 24 hours, of any change in the information concerning the Insured Person(s) which appears in the Specific Terms and Conditions of this Policy. In the event of failure to comply with this obligation, **We reserve the right to suspend coverage.**

## 13. SUBROGATION

We may exercise Our right, to bring appropriate action in Your name against any other party, to recover and keep the amount paid, following settlement of any claim under this Policy.

Any Insured Person who is a citizen of the European Union (EU) or the European Economic Area (EEA) is entitled to get healthcare through the public system in countries of the EU, the EEA or Switzerland if he/she becomes ill or injured while on a temporary stay there. In order to avail of such services each individual must hold a European Health Insurance Card (EHIC) for the duration of the Trip covered by this Policy.

## 14. PERSONAL DATA PROTECTION

Your personal data have been included in a file which is controlled by the Insurer and they will be processed for the purposes of managing the insurance Policy and any related claims, preventing and investigating fraud, and assessing and defining risks. Regarding Your personal data:

- The Insurer considers Your personal data to be private and confidential and it is committed to complying with its obligation to keep personal data confidential and its duty to safeguard them. To do so the Insurer will adopt the necessary measures



to avoid alteration, loss, handling or access of such data by any non-authorised party, taking into consideration the state of technology at any given time.

- The Insurer may disclose information about you to:

(a) other Europ Assistance companies, or

(b) service providers appointed by Us, or

(c) regulatory bodies,

inside and outside the European Union in connection with the provision of insurance related services to you or as otherwise set out below. All transfers to third parties will be done in accordance with applicable laws and regulations and shall be limited what is strictly necessary for the performance of the services.

- The Insurer may access and/or disclose Your personal data if required to do so by law or in the good faith and belief that such action is necessary to: (a) conform with the law or comply with legal process served on the Insurer, (b) protect and defend its rights or property, including without limitation the security and integrity of its network; or (c) act under pressing circumstances to protect the personal safety of users of its services or members of the public.
- You may exercise Your rights of access, rectification, opposition and request the deletion of data by sending written notice to The Compliance Officer, Europ Assistance S.A. Irish Branch, 4-8 Eden Quay, Dublin 1, D01 N5W8, Ireland, which must be accompanied by a copy of Your National Identification Document (where required by local law, custom or practice) or an equivalent official document, or by sending an e-mail to the following address: [customercare@roleurop.com](mailto:customercare@roleurop.com)

Additionally, the Insurer can require you disclosing other information (such as medical information) which will be processed according to the purposes mentioned herein and in compliance" with all applicable laws and regulations.

By purchasing the insurance product under the Policy You provide the Insurer with Your consent for the processing of these additional data, as far as necessary.

You may, any time, revoke your consent to Your personal data being filed and processed as stated

herein. However, if you do so, the Policy will be null and void as the Insurer will not be able to manage the Policy or related claims on Your behalf.

## 15. LIABILITY

**An insured loss having arisen, We shall not accept any liability whatsoever regarding the decisions and conduct adopted by You contrary to Our instructions or those of Our medical service.**

## 16. JURISDICTION

This Policy and all matters arising from or in connection with the Policy are governed by the law of the Republic of Ireland. The Irish Courts have exclusive jurisdiction to settle any dispute arising from or in connection with this Policy. Any formal proceedings are to take place in English.

## COVERAGE

### 1. MEDICAL EXPENSES WITHIN THE TERRITORIAL LIMITS

In the event of Sudden Illness or Accidental Bodily Injury to You occurring during a covered Trip while within the Territorial Limits of the Policy, We shall insure, during the term of the Policy and **up to the financial limit corresponding to the Policy Type subscribed**, for each Insured Person, the expenses listed below:

- Emergency Medical expenses and fees.
- Medication prescribed by a doctor or surgeon during the first 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 ambulance journeys ordered by a doctor.

In the event that We have not been directly involved and in order that these expenditures be reimbursable, the corresponding original invoices must be presented to Us 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.

The payment of medical expenses in the Schengen Area shall be excluded in those cases in which the Insured Person is a beneficiary of the local national Social Security system. Notwithstanding this, We will cover cases in which, for reasons of emergency, You must be transferred to a Hospital which does not belong to the local Social Security system. The expenses arising shall in all cases be subject to subrogation to Us of the receipts to which You are entitled by virtue of Social Security benefits or any other private insurance system to which You may be affiliated.

## 2. DENTAL EXPENSES

In accordance with the cover for "MEDICAL EXPENSES WITHIN THE TERRITORIAL LIMITS" and within the limit specified therein, dental expenses considered an emergency shall be covered, **excluding endodontic work, orthodontic work, cosmetic reconstructions of previous work, dentures, veneers and implants, up to the financial limit corresponding to the Policy type subscribed.**

## 3. EXTENSION OF HOTEL STAY DUE TO ILLNESS OR ACCIDENTAL BODILY INJURY

We shall pay the expense arising from the extension of the hotel stay prescribed by a doctor, **up to the financial limit corresponding to the Policy Type subscribed**, for a maximum of 10 days where the nature of the Sudden Illness or Accidental Bodily Injury impedes the continuation of Your Trip and admittance to a clinic or hospital is not necessary.

## 4. MEDICAL TRANSFER OF THE SICK AND INJURED

As soon as it is advised, We shall organise the necessary contacts between Our medical services and Your doctors in Your Usual Place of Residence, in the event of Sudden Illness or Accidental Bodily Injury to You on the Trip, in order to arrange Your transfer provided that Your medical condition impedes the continuance of the Trip.

Where Our medical service authorises Your transfer to a better equipped or more specialised hospital near to Your Usual Place of Residence We shall undertake the said transfer according to the seriousness of the condition, by means of:

- Air ambulance
- First-class rail
- Helicopter ambulance.

- Ambulance, or
- Scheduled airline.

**An air ambulance shall only be used within the Territorial Limits.**

**The requirements of the medical instructions shall be the sole consideration in choosing the means of transport and the hospital to which You should be admitted.**

**In the event that You refuse to be transferred at the time and under the conditions determined by Our medical service, all cover and warranties pertinent to the said decision shall be suspended.**

## 5. CURTAILMENT AFFECTING ACCOMPANYING INSURED PARTIES

When You have been transferred due to Sudden Illness or Accidental Bodily Injury under the provisions of "MEDICAL TRANSFER OF THE SICK AND INJURED", or as a result of death, and this fact impedes the return of the remaining Insured Person(s) to the Usual Place of Residence thereof by the means initially envisaged, We shall meet the expense of transporting the other Insured Person(s) to the Usual Place of Residence or the location where You are hospitalised, through the provision of an airline ticket (economy class) or rail ticket (first class).

## 6. TRANSPORT OF A PERSON TO ACCOMPANY THE INSURED PERSON IN THE EVENT OF HOSPITALISATION

In the event that during the Trip, You must be hospitalised for a period exceeding five days and You are not accompanied by a Companion, We shall make a return scheduled airline ticket (economy class) or rail ticket (first-class) available to a Companion from the Usual Place of Residence thereof provided that the Companion has all the necessary travel documentation for such a trip.

## 7. LODGING EXPENSES FOR A COMPANION TO ACCOMPANY AN INSURED PERSON WHILE HOSPITALISED

In the event that, during the Trip, You must be hospitalised for a period exceeding five days and a Companion has arrived to accompany You, the expenses which are covered by 'TRANSPORT OF A PERSON TO ACCOMPANY THE INSURED PERSON IN THE EVENT OF HOSPITALISATION', We shall pay for hotel accommodation for that Companion by way of lodging expenses. We shall only reimburse such



expenses following presentation of the corresponding original invoices **up to the financial limit corresponding to the Policy type subscribed**, for a maximum period of 10 days.

#### 8. TRANSPORT OF MORTAL REMAINS

In the event of the death of an Insured Person occurring during the Trip covered by the Policy, We shall organise and meet the cost of the transport of the mortal remains thereof to the burial place within the district of the Insured Person's Usual Place of Residence, as well as meet the costs of embalming, the statutory minimum 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 Person.**

#### 9. ACCOMPANIMENT OF MINORS AND PERSONS WITH DISABILITIES

In the event that You, while travelling with Insured Person(s) who are disabled or less than 14 years of age and are covered by this Policy, find it impossible to take charge of the latter due to Sudden Illness or Accidental Bodily Injury covered by the Policy herein, We shall organise and take charge of the return journey of a person designated by the Insured Person or family thereof and resident in Your Usual Country of Residence, or of Our attendant, in order to accompany the minor(s) or disabled person(s) on their return to the Usual Place of Residence within the shortest time period possible.

#### 10. TRANSMISSION OF URGENT MESSAGES (PERTAINING TO THE COVER)

By means of a 24 hour service, We shall accept and transmit urgent messages from Insured Persons, provided that no other means of sending these to their destination is available and that the messages are consistent with the coverage herein.

### EXCLUSIONS

The itemised cover for each insurance policy type shall cease at the moment in which an Insured Person leaves the Territorial Limits or is repatriated by Us to his/her Usual Place of Residence or hospital close thereto. Those costs which have not been previously notified to Us and those for which the corresponding authorisation has not been received shall, in general terms, be excluded.

**With regard to repatriation, the place of residence indicated in the Policy 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 Medical Conditions.**
2. **Voluntary refusal, delay or anticipation of the medical transfer proposed by Us and agreed with Our medical service.**
3. **Mental illness, preventative medical checkups, heat treatment, cosmetic surgery, Acquired Immunodeficiency Syndrome and those cases in which the goal of the Trip 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.**

**Likewise, abortion, births and the diagnosis, follow-up and treatment of pregnancy are excluded other than for urgent medical care and always prior to the six month thereof.**

4. **Participation on the part of an Insured Person in wagers, challenges or disputes.**
5. **The consequences derived from the performance of winter sports.**
6. **Participation in competitive sport or 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.**
7. **Suicide, attempted suicide or self-harm on the part of the Insured Party.**
8. **Mountain, cave, sea or desert rescue.**

9. Sudden Illness or Accidental Bodily Injury resulting from the consumption of alcoholic beverages, narcotics, drugs or medicines, other than those which have been prescribed by a doctor.
10. Fraudulent activity on Your part or that of an Insured Person 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.

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

1. The medical transfer of the person having a Sudden Illness or Accidental Bodily Injury when 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. We shall not be deemed to provide cover nor shall We be liable to pay any claim hereunder to the extent that that the provision of such cover, payment of such claim would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## TABLE OF COVERAGE AND PROVISIONS

	<b>SCHENGEN</b>	<b>SCHENGEN PLUS</b>
<b>Cover description</b>	<b>Limits per person per claim</b>	<b>Limits per person per claim</b>
• <b>Medical expenses incurred in the Territorial Limits</b>	€30,000	€60,000
• <b>Dental expenses incurred in the Territorial Limits</b>	€100	€100
• <b>Extension of hotel stay due to Illness or Accidental Bodily Injury</b>	NOT COVERED	€100 per day maximum €1000
• <b>Medical transfer of the Insured Person from the Territorial Limits</b>	Unlimited	Unlimited
• <b>Transfer of mortal remains</b>	Unlimited	Unlimited
• <b>Curtailment affecting Insured Person(s) accompanying an Insured Person with a Sudden Illness or Accidental Bodily Injury</b>	NOT COVERED	Ticket
• <b>Transport of a Companion to accompany an Insured Person in the event of hospitalisation</b>	NOT COVERED	Ticket
• <b>Lodging expenses of a Companion to accompany an Insured Person in the event of hospitalisation</b>	NOT COVERED	€100 per day maximum €1000
• <b>Accompaniment of minors and persons with disabilities</b>	NOT COVERED	Unlimited
• <b>Transmission of urgent messages</b>	Included	Included