



## Cancellation Plus



### SUMMARY OF COVERAGES

ARAG guarantees the reimbursement of expenses due to the cancellation of a trip that was charged to the Insured Person, and which was billed to him or her in accordance with the general terms and conditions of sale of the Agency, or any other travel provider, including man-agement fees, up to the monetary limit established in the Particular Conditions of this policy:

- Severe illness or serious accident or death of:
  - The Insured Person, his/her spouse, ascendants or descendants up to the third degree of consanguinity or affinity.
  - The person travelling with the insured, included in the same booking.
  - The insured's professional substitute, as long as it is essential for the insured to assume this person's responsibilities as a result.
  - The person responsible for the custody of children who are minors or disabled persons while the INSURED PERSON is travelling. For this guarantee to be valid this person's full name must be provided when the policy is taken out.
- Serious harm as a result of theft, fire or other damage that affects:
  - The regular and/or secondary residence of the Insured Person.
  - The professional premises in which the Insured Person carries out a liberal profession, or in which he or she is a direct operator (manager), whereby the Insured Person's presence is required.
- 3) Dismissal of the Insured Person from employment, provided that when the policy was contracted there had been no verbal or written communication to this effect. Disciplinary dismissal is excluded.
- Appointment to a new job in a different company, with a work contract, provided that the appointment takes place after the policy has been signed and the insured was not aware of this on the date when the stay was booked.
- Any calls to appear as a party or witness, or to serve jury duty in a court of law.
- Any calls to act as a member of an electoral college.
- Attendance at official examinations called by a public authority after signing the insurance contract.
- Cancellation due to the persons accompanying the insured person, up to a maximum of two, booked on the same trip and insured under the same policy, provided that the cancellation is due to one of the causes listed in this guarantee and, for this reason, the insured person has to travel alone or accompanied by a child.
- Acts of air, land or naval piracy, which prevents the Insured Person from beginning or continuing with his or her trip. Terrorist acts are excluded.
- Theft of documentation or luggage preventing the Insured Person from starting the trip.

- Becoming aware that, after the reservation has been made, there is a tax obligation to make a parallel income declaration, with a fee of more than €600.
- Denial of visas for unjustified causes.
  - The non-granting of a visa is expressly excluded, wherever the insured person has not carried out the corresponding processes according to the time frames and methods in place.
- The compulsory transfer of the work for a period of over 3 months.
- Unexpected appointment of surgical operation of:
  - The Insured Person, his/her spouse, ascendants or descendants of first or second degree of consanguinity or affinity.
  - The person travelling with the insured, included in the same booking.
  - The insured's professional substitute, as long as it is essential for the insured to assume this person's responsibilities as a result.
  - The person responsible for the custody of children who are minors or disabled persons while the INSURED PERSON is travelling. For this guarantee to be valid this person's full name must be provided when the policy is taken out.
- Complications of pregnancy or miscarriage of the Insured Person, spouse or civil partners requiring bed rest in the opinion of a medical professional.

Childbirth and pregnancy complications are excluded after the first month of pregnancy.

- The official declaration of a disaster area in the place of residence of the Insured Person or at the trip's destination. This guarantee also covers official declarations of a disaster area in a place of transit towards the destination, provided that this is the only route by which it can be accessed.

Maximum compensation for a single incident shall not exceed 30,000 euros.

- Winning a trip and/or stay similar to the one covered, free of charge, in a public prize draw before a notary public.
- Detention of the Insured Person by the police for non-criminal causes.
- Delivery of a child in adoption. Trips or processes planned and required for formalising the delivery of a child being adopted.
- Official divorce summons of the Insured Person. The calls for proceedings with a lawyer of your own are excluded.
- Work contract extension for the Insured Person
- Official grants preventing the trip from taking place.
- Unexpected call for organ transplant of the Insured person, relatives up to the second degree of consanguinity or affinity, or the companion of the Insured person.
- The Insured Person's signature on official documents during the dates of the trip, exclusively before Public Administrations.

- Any serious illness suffered by children of under 48 months old, who are insured on this policy, or who are first-degree relatives of the insured person, occurring within the 2 days preceding the start of the trip and which prevents the trip from taking place.
- Legal declaration of insolvency by a company, which prevents the Insured Person from pursuing his/her professional activity
- Breakdown or accident of the vehicle owned by the Insured preventing the start or the continuity of the trip. The breakdown should entail repairs that take more than 8 hours to carry out, or which cost more than €600, in both cases according to the scale established by the manufacturer.
- Expenses involving the transfer of the Insured Person's travel arrangements to another person due to any of the guaranteed causes.
- Cancellation of wedding arrangements, provided that the insured trip is a honeymoon trip.
- Abandoning the trip due to a delay of more than 24 hours in the method of transport, caused by the purpose of the trip ceasing to exist.
- Theft, death, illness or serious accident of the pet that belongs to the Insured Person, spouse or civil partners.

The policy guarantees the reimbursement of the expenses for cancellation of a trip caused by:

- Theft of the animal, understood as the unlawful seizure of the animal by a third party, through actions that entail the use of force with objects or violence with people. To receive the reimbursement for cancellation expenses, the Insured person must present a copy of the theft report, which must be dated three days prior to the start of the trip at the most.
  - Serious illness or accident of the pet: the alteration of the animal's health, declared by a veterinarian. This will be interpreted as serious when, after the policy is taken out, a veterinarian prescribes continual attention and care of the animal, within the 12 days leading up to the start of the trip and thus impeding the trip.
- Presentation of Redundancy Plan that affects the Insured direct-

- ly as an employee and in which his working hours are totally or partially reduced. This circumstance must take place after the subscription date of the insurance.
- An urgent call to ranks to the Armed Forces, the Police Force or the Fire Brigade.
- Traffic fine of more than €600.
- Serious illness or accident or death of the direct superior of the Insured Person, occurring after the contract agreement, provided that this circumstance prevents the latter from carrying out the trip due to requirements of the Company of which he/she is an employee.
- A summons for urgent medical tests of the Insured or first degree family members, carried out by the Public Health Service, provided that they coincide with the dates of the trip and are justified by the seriousness of the case.
- Early childbirth, in the first 29 weeks of pregnancy, of the Insured Person.
- An accident in the home of the Insured Person, taking place after taking out the insurance policy, resulting in costs of more than €600 that are not covered in the home insurance policy.
- Theft of the vehicle owned by the Insured Person, preventing him or her from beginning or continuing the trip.
- Consequences of vaccination required for a trip, provided that they cause a severe illness that impedes travelling.

### Supplier Failure Cover

Cancellation cost, interruption, repatriation and the loss and replacement of any service due to the supplier failure.....**3.000 €**

### Trip interruption by Force of Circumstance

Trip interruption by force of circumstance:

- Cancellation of the trip by force of circumstance, provided before starting the journey or when the trip is delayed more than 24 hours.....**3.000 €**
- Transporte al lugar de origen de viaje .....**1.000 €**
  - Accommodation and breakfast (100€/day).....**700 €**
  - Diet (20€/day).....**140 €**

**When Policy conditions or an excerpt of the same are required to be issued in a language other than Spanish, in the event of litigation, the conditions in the Spanish-language version shall prevail over all other language versions.**

### Do not forget...

- In all cases, the Trip Cancellation Expenses cover must be taken out at the time the trip subject to the insurance is booked, or within a maximum of 7 days after.
- This document is a sales overview of a merely informative nature. It is not of a contractual nature nor does it substitute the general terms and specifics of the policy. You can request a complete

printout from your Travel Agency or request it from [info@intermundial.es](mailto:info@intermundial.es) indicating your policy number.

- Coverage of this product is guaranteed by the Insurance Companies Arag and CBL, whose information is included in the General Terms.