

Insurance Cancellation

Policy Number:

1-26-5252061

Guaranteed Risk

1. Serious illness, serious accident or the death of:
 - The INSURED PARTY
 - The person accompanying the insured party and included in the reservation.
 - His or her professional replacement, provided the position or responsibility must be assumed by the INSURED PARTY.
 - The person responsible for taking care of underage or disabled children during the period of the trip and/or stay.
2. Serious damage as a result of theft, fire or flooding affecting:
 - The INSURED PARTY'S usual and/or secondary residence.
 - The business premises in which the INSURED PARTY performs a professional service or is the direct operator thereof (the manager).
3. The INSURED PARTY'S dismissal from employment, provided he or she has not received a verbal or written warning at the time of taking out the insurance. Disciplinary dismissal is not included.
4. Commencement of a new job in a different company which requires registration and/or withdrawal from the Social Security system, with an employment contract, and provided this occurs after signing the insurance contract and the INSURED PARTY was not aware of the change of employment at the date of reserving the stay.
5. Summons as a party, witness or member of a jury in a court of justice, excepting legal professionals.
6. Summons to act as a member of an election board.
7. Presentation at official competitive examinations announced by a public body after signing the insurance contract.
8. Cancellation by a travel companion who signed the same type of service for one of the reasons described in the policy and who is travelling under the same reservation.
9. Cession of the trip and/or stay contracted by the INSURED PARTY to a third party, provided the cancellation in question is guaranteed coverage under this insurance.
10. Acts of air, land or sea piracy that prevent the INSURED PARTY from starting or continuing his or her journey. Terrorist acts are not included.
11. Burglary of documentation or baggage that prevents the INSURED PARTY from starting or continuing his or her journey. The theft, loss or misplacement of items is not included.
12. Becoming aware, after making the reservation, of the obligation to file a parallel tax returns when the settlement exceeds 600 €.
13. Due to a breakdown or accident of the vehicle owned by the INSURED PARTY or his or her spouse when it absolutely prevents him or her from starting or continuing the journey.
14. Refusal to grant visas for unjustified reasons.
15. The compulsory transfer of his or her job for a period of more than 3 months which requires a change of residence and prevents him or her from travelling.
16. The call or unexpected admission for surgery of the following persons during the travel dates:
 17. Pregnancy complications or miscarriage.
 18. Medical quarantine of the INSURED PARTY.
 19. In the event that the INSURED PARTY'S place of residence or travel destination is officially declared a disaster area. This guarantee also covers the area on transit to the end destination, provided it is the only way to reach the end destination. A maximum compensation limit of 30,000 € per claim is established.
20. The obtainment of a free trip and/or stay, similar to the one contracted, in a draw before a notary public.
21. The INSURED PARTY'S detention by the police for non-delinquent reasons.
22. A summons to appear in divorce proceedings.
23. Delivery or proceedings in relation to the collection of an adopted child that necessarily require the presence of the INSURED PARTY.
24. Summons for an organ transplant for one of the following persons:
 25. The awarding of official scholarships for studies or employment of more than one month by an official body after reserving the trip.
 26. Any illness or accident suffered by the INSURED PARTY or a first-degree family member of the INSURED PARTY who is under the age of 2 years and which, in the opinion of the medical professional, make it inadvisable to travel.
 27. The death of a third-degree blood relative.
28. An unavoidable summons to appear and/or sign official documents during the travel period, which became known to and was communicated in writing after reserving the trip.
29. A declaration of bankruptcy or the bankruptcy of a company that prevents the INSURED PARTY from carrying out his or her business activity and which is communicated in writing after reserving the trip.
30. Extension of an employment contract communicated after taking out the insurance. A company document announcing the extension (registration or withdrawal from the Social Security system) shall be required.

Excluded Risks

- A. Those intentionally caused by the insured party or the policy beneficiaries.
- B. The consumption of toxic drugs, alcohol or narcotics that were not prescribed by a doctor.
- C. Those caused as a result of an imprudent, careless or seriously negligent act, in addition to those resulting from delinquent acts and participation in bets, challenges and fights, except in cases of legitimate self defence.
- D. Fraudulent acts, self-injury and suicide.
- E. Epidemics and pollution.
- F. Civil or international war, whether or not this has been officially declared, popular revolts, insurrections, rebellions, revolutions or terrorist acts and the consequences thereof.
- G. Nuclear reaction or radiation and radioactive contamination.
- H. Failure to observe official bans.
- I. Failure or an inability to obtain vaccination or to follow the medical treatment required for travel to certain countries.
- J. Failure or forgetting to present, and/or the expiry of the required travel documentation, such as passports, visas (excepting their refusal for unjustified reasons), tickets and licences.
- K. Weather conditions that prevent the carrying out of the activity required for the trip, except for coverage of officially declared disaster areas.
- L. Any reason that cannot be proven by the provision of supporting documents to verify the reason for the cancellation.
- M. Any non-serious illness, defined in article 2.1.1., excepting illnesses that are expressly covered.

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INSTRUCTIONS TO FOLLOW IN THE EVENT OF CANCELLATION

The INSURED PARTY must notify the Travel Organizer of the occurrence of the cancellation. In order to receive the indemnity, the INSURED PARTY must deliver the original, dated documents which reasonably accredit the event or fact which caused the cancellation:

All the documentation must be original and shall be sent to INTERMUNDIAL.

- Completed Cancellation Form.
- Document proving the reservation of the journey.
- All the documentation which accredits the fact which motivated the cancellation (medical report, death certificate, employment contract, etc.)

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.
- Maximum insured limited: 15.000 €

This document is for mere informative purposes. It is not of a contractual nature and does not substitute for the General and Special Conditions of the Policy which is kept at the Agency and at INTERMUNDIAL Correduría de Seguros, with registered offices at Calle Irún, 7, Madrid. Inscribed in the Companies Register of Madrid to page M 180.298, 8th section, book 0, sheet 149, volume 11.482. With Corporate Taxpayer Identification Number B-81577231. Inscribed in the Guarantees and Insurance Registry and the Pension Fund with number J-1541 and with Civil Liability Insurance and guarantee signed pursuant to Law 26/06 for Regulation of Private Insurance and Reinsurance.