

Travel Assistance Insurance.



Insurance product information document.

Insurer: White Horse Insurance Ireland Dac – Central Bank of Ireland (Ref C33607).

Product: Basic Assistance and Cancellation Inclusion

This information sheet is a brief description of the insurance and is not exhaustive. Full pre-contractual and contractual information will be provided in other documents, such as the insurance certificate or the general and specific policy terms and conditions. To be fully informed, carefully read all documents provided.

What does this type of insurance cover?

This insurance provides a comprehensive range of assistance and cancellation benefits, ensuring full protection for the traveler within the contracted territorial scope.



What is covered?

The main insurable assumptions depending on the type of insurance and contracted trip are the following:

- ✓ Medical and health care assistance: 500 €.
- ✓ Repatriation or medical transport of ill or injured persons: UNLIMITED.
- ✓ Repatriation or transport of companions (2): UNLIMITED.
- ✓ Repatriation or transport of minor children or dependent persons: UNLIMITED.
- ✓ Repatriation or transport of the deceased insured party: UNLIMITED.
- ✓ Information service: INCLUDED.
- ✓ Search, location and sending of lost luggage: INCLUDED.
- ✓ Travel cancellation costs: 10.000 €.
- ✓ Interruption of the trip: 10.000 €.
- ✓ Change of dates instead of cancelling: 1.500 €.
- ✓ Postponement of entry into the hotel: 500 €.



What is NOT covered?

- ✗ Losses caused by the intentional act of the INSURED, POLICYHOLDER, BENEFICIARIES, or individuals traveling with the INSURED.
- ✗ Losses occurring in case of war, demonstrations, popular movements, acts of terrorism and sabotage, strikes, detentions by any authority for a non-traffic-related offense, restrictions on free movement, or any other case of force majeure, unless the INSURED proves that it is unrelated to the event for which such events are claimed.
- ✗ Medical expenses arising from accidents occurring during the practice of official or private sports competitions, as well as training or tests, sports expeditions, and bets, except for popular races as amateurs.
- ✗ Treatment or illnesses or pathological conditions caused by the ingestion or administration of toxins (drugs), alcohol, narcotics, or the use of prescription drugs without medical prescription.
- ✗ Any medical or pharmaceutical expenses resulting from the intentional act of the INSURED, or from abandoning treatment that makes the deterioration of health foreseeable.
- ✗ Suicide or illnesses and injuries resulting from the intentional attempt or caused intentionally by the insured to themselves.
- ✗ If the INSURED travels to receive medical treatment and the claim is related to it.



Are there any coverage restrictions?

The main restrictions are as follows:

- ! Guarantees and benefits that have not been requested from the INSURER and have not been performed by or with their agreement, except in cases of force majeure or demonstrated material impossibility.
- ! Except as indicated in the assistance guarantees of these General Conditions, events, ailments, and chronic, pre-existing, or congenital diseases, as well as their consequences suffered by the INSURED before the policy's effective date.
- ! Childbirth.
- ! Pregnancies, except unforeseeable complications in the first 24 weeks of gestation.



Where am I covered?

The insurance will be valid in the territorial scope described in the Specific Conditions. Depending on what is contracted, the policy may provide coverage in Spain, Europe, or Worldwide.

- ✓ Local: Trips with origin and destination within the insured's country of residence.
- ✓ Continental: Trips with origin and destination within the continent of the insured's residence. In the case of trips originating in Europe, it will also be considered continental scope when the destination is Russia up to the Ural Mountains, as well as any of the Mediterranean rim countries (Algeria, Cyprus, Egypt, Israel, Lebanon, Libya, Morocco, Palestine, Syria, Tunisia, Turkey, or Jordan).
- ✓ Worldwide: Trips with origin and/or destination outside the continent of the insured's residence.



What are my obligations?

- Pay the premium under the conditions stipulated in the policy at the time of contract formalization.
- The policyholder and/or insured must report the occurrence of the claim within a maximum period of seven days from the date it was known.
- In the event of a claim that may lead to covered benefits, the insured must, indispensably, contact the established emergency telephone service, indicating the insured's name, policy number, location, and phone number, and the type of assistance required.
- The insurer and its claims agents may request any alternative documents necessary to identify the insured risk and the origin of the insurance coverage and its corresponding compensation.
- The policyholder has the duty to declare to the INSURER, before the formalization of the contract, all circumstances known to them that may influence the risk assessment.



When and how do I make payments?

The insurance policyholder is obligated to pay the premium at the time of contract formalization. Unless otherwise agreed, the payment will be a lump sum. Depending on the agreement with the company, the premium payment can be made by direct debit, bank transfer, or credit card.



When does the coverage start and end?

The temporary duration of the insurance coverage will be, unless otherwise indicated in the specific conditions:

- 1) Cancellation Expenses Guarantee: In the Temporary Modality, it will come into effect at 00:00 on the day of contracting the insurance and will end when the Insured has commenced the insured trip. In the Annual Multi-Trip Modality, it will come into effect 72 hours after the date of contracting the insurance or the trip.
- 2) Other Guarantees: They will be effective while the Insured is away from their usual place of residence. However, for them to come into effect, it is an essential condition that the corresponding premium has been paid.



How can I terminate the contract?

If the General Conditions state that the contract is renewed annually, you can object by notifying us in writing at least one month before the renewal date. Special case: If you have contracted your insurance remotely, you can cancel it during the first 14 days by sending us written communication. However, you cannot cancel it if it is travel or baggage insurance and lasts less than a month or if it is any other type of insurance and lasts less than 14 days.