

# Cancellation Insurance

## Insurance product information document

Company: Europ Assistance, S.A. Sucursal en España (Inscrita en España, registro de la DGSFP nº E0243)

Product: 4IT AVANTIO ANULACION



This information document is a summary of the main terms and conditions of the insurance. The full pre-contractual and contractual information relating to the product shall be provided in other documents.

### What does this type of insurance consist of?

Subject to the stipulated limits, this insurance guarantees cancellation cover for travel, due to the unforeseen circumstances covered under the policy and that may impede the fulfilment of plans. Covid-19 is considered as equivalent to any other illness covered under this insurance.



#### What is insured?



Charges for cancellation of travel prior to commencement (according to purchase) up to 3000 Euros



- Wars, demonstrations, insurrections, civil disturbance, acts of terrorism, sabotage and strikes, whether officially declared or otherwise.



- Earthquakes, flooding, volcanic eruptions and, in general, anything that is triggered by the forces of nature.



#### What is not insured?

- The main risks excluded from this insurance consist of the damages, situations, expenses and consequences derived from:
- Pre-existing or chronic illnesses, injuries or conditions suffered by the Insured Person prior to the commencement of travel which reveal themselves during the course of travel itself.
- Epidemics
- pandemics
- infectious diseases that appear suddenly, are widescale and spread rapidly through the population
- illnesses caused by atmospheric pollution and/or contamination. Quarantine periods derived from any of the aforementioned causes are likewise excluded.
- Mental illness, preventative medical check-ups, heat treatment, cosmetic surgery and those cases in which the purpose of Travel is medical treatment or surgical intervention, alternative and complementary medical treatments (homoeopathy, etc.), the expenditure derived from physiotherapy and/or rehabilitation as well as related items.
- Abortion, births and the diagnosis, follow-up and treatment of pregnancy are likewise excluded other than for urgent medical care and always prior to the six month thereof.
- Fraudulent activity on the part of the policyholder, Insured Person, beneficiaries or assignees thereof.
- Events related to issues occurring prior to the entry into force of the policy.



#### Are there any restrictions regarding coverage?

- Yes, there are restrictions regarding coverage in the following cases:
- Risks arising beyond the covered territorial scope indicated in the Specific Terms and Conditions of the policy or within the stipulated distance exclusion.
- Those provisions that have not formerly been notified to the Insurer by the Insured Person and those for which authorisation has not been obtained, other than where the said notification may not be made as a consequence of force majeure.
- Actions on the part of the Insured Person that are contrary to the instructions given by the Insurer.
- We provide cover solely up to the limit of the amount insured.
- The insurance excess stipulated in the policy.



#### Where am I covered?



In the territorial scope corresponding to the purchased option and reflected in the Specific Terms and Conditions.



### What are my obligations?

- To pay the premium.
- To notify the insured loss within a maximum time frame of 7 days.
- To minimise the consequences of the insured loss.
- To notify the insurer of any circumstance known to the Insured Party that alters the risk.



### When and how am I required to make my payments?

Payment must be made at the time of subscription to the policy and by the means indicated therein.



### When does cover begin and end?

In the event of having purchased cancellation coverage, this begins on the date of the subscription of the policy and will end at the time of the start of Travel. In the event of having purchased assistance coverage, this begins and ends on the purchased dates shown in the Specific Terms and Conditions of the policy.



### How may I terminate my contract?

The term of the contract is that which appears in the policy. In the event of automatic extension, you are entitled to express your objection thereto in writing to the Insurer at least one month prior to the expiry of the policy or any extension thereof.

You are entitled to request the cancellation of the policy at any time prior to the entry into force thereof.

In the case of travel insurance for a duration exceeding 30 days, the insured person is entitled to cancel the policy following commencement of the insured term provided that this right is exercised within the first 14 days as of the entry into force thereof.

This document is a translation of the original in Spanish.

In the event of any uncertainty or disagreement regarding interpretation, the original document in Spanish shall prevail.