

Damages Insurance for Tourist Accommodation Rentals

Insurance product information document

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

Product: 4IU AVANTIO PDP



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 covers accidental damage that may be caused during the Holiday Stay.



What is insured?



Damage to the dwelling let up to 3000 Euros



What is not insured?

- Coverage does not include the following incidents or consequences:
- Any damage caused to the Furnishings or the Tourist Accommodation as a consequence of natural disaster
- Any damage caused wilfully by the owner, the Tenant or an Occupier
- Any damage caused by a fire or an explosion
- The normal wear and tear of the Tourist Accommodation or the Furnishings
- Any damage caused where the Tenant or an Occupier breaches the conditions of the rental Contract
- Loss of or damage to Furnishings that do not belong to the owner
- The consequences of theft, fraud or abuse of trust
- Cleaning costs
- Any cause or circumstance that has not been brought about directly by the Tenant or by an Occupant or which may not be attributed thereto.
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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.