MORA ASSEGURANCES

Visa Classic and Visa Electron cards

INDIVIDUAL CERTIFICATE OF INSURANCE

MORA ASSEGURANCES, SAU covers any Accidental Bodily Injury incurred by the Insured, whether as passengers on public transport or hire car, provided that the cost of the trip or hire has been paid using one of the cards mentioned in the title of this certificate and was issued by MORA BANC GRUP, SA or MORA BANC, SAU. They shall be entitled to the following indemnity payments:

- A lump sum of €150,300 in the event of Death or Total Permanent Disability, the latter only understood as the cases described overleaf.

- A lump sum of €75,150 in the event of Partial Permanent Disability, also only understood as the cases described overleaf.

- An additional indemnity in the event of the Death or Total Permanent Disability of the card holder, in the amount equal to the payments made charged to this card in the 12 preceding months up to a maximum of €6,000, provided that the card holder is also entitled to any of the indemnity payments described above.

- The repatriation expenses of the body, in the event of the Death of the Insured due to an accident, up to a maximum of €3,000.

- The expenses incurred by the Insured in the event of kidnapping, up to a maximum of €6,000.

- TRANSIT COVER: See overleaf.

Insured status is conferred on the card holder, her or his spouse, children and any additional person, provided that the cost of a trip has been paid using the aforementioned card.

The cover enters into force on 1 January 2005, is valid worldwide and is contractually binding while the card is enabled or until policy number 40,000,001 is cancelled, an extract of which appears overleaf (whichever happens first).

This certificate remains subject to the General, Specific and Special Terms and Conditions of the aforementioned policy and cancels any other that may have been issued prior to 1 January 2005.

MORA ASSEGURANCES, SAU
P.P.

EXTRACT OF THE TERMS AND CONDITIONS OF INSURANCE POLICY NO. 40,000,001

RISKS COVERED

Any Accidental Bodily Injuries that the Insured may sustain during a trip on an aeroplane, on regular or charter flights, train, ship, coach or hire car, provided that the cost of the trip has been paid using either of the aforementioned cards in the title of this certificate and issued by the contracting entity. It also includes accidents sustained in any means of transport used to go from his or her home to a terminal of the means of transport you have chosen to travel on and vice versa, before and after each trip, also including any accidents that you may sustain on the premises of such terminals.

Expenses arising from the risk of kidnapping or the sabotage of the means of transport on which the Insured travels as a passenger are also covered.

When only part of a trip has been paid using the card, the indemnity is reduced by the proportion between this amount paid and the total cost of the trip.

TRANSIT COVER: this cover includes accidents sustained by the Insured, as passengers on any means of public transport, which does not include hire cars, during stays on trips that do not last more than 35 days, provided that the main legs of a journey, that is departure and arrival (return), have been paid beforehand using the corresponding card. This cover will not apply when only one of the main legs of a journey (departure or arrival) has been paid using the card.

• In the case of a hire vehicle, cover is provided for the card holder, her or his spouse, children and parents or those of her or his spouse, up to a maximum of 5 people.

EXCLUSIONS

Given that only the risks described in the previous section are covered, in addition to the events mentioned in the General and Specific Terms and Conditions of the policy, any that occur as a consequence of the following events are excluded from it:

a) Self-inflicted injuries, suicide or an attempted suicide, whether committed by an individual of sound mind or mentally incapacitated.

b) Declared war, riot, rebellion or any other similar event.

c) Nuclear reaction, nuclear radiation or radioactive contamination.

d) Deliberate exposure to exceptional danger (apart from attempts to save human lives) or if the Insured is under the effects of alcohol or narcotics.

e) Losses directly or indirectly caused by any act of terrorism, as defined in the policy.

SUMS INSURED

The sums established for each Insured under the different covers shall be as follows:

In the event of accidental Death €150,300

For the accidental Death of any insured under the age of 14, the beneficiaries shall receive €3,000 as indemnity for funeral expenses.

In the event of Total Permanent Disability, understood to only be the following cases:

The loss of both arms, hands, legs, feet, or the loss of one arm, hand, leg or foot …...…….. €150,300

Total, incurable mental incapacity ....…. €150,300

Total blindness ....… €150,300

Complete paralysis ....… €150,300
Total loss of movement throughout the spinal column
…………………………………………. €150,300

In order to secure a permanent employment relationship or professional activity, in the event of disability caused by an accident that is covered. In such cases the resolutions passed by the Social Security and firm court rulings shall be binding
.... €150,300

In the event of Partial Permanent Disability as a result of an accident, understood to only be the following:

Total loss of an arm, hand, leg or foot …......................…. €75,150

Total loss of an eye ....…. €75,150

In the event of accidental Death covered by this policy, the repatriation expenses of the body, up to a maximum per insured of ….. €3,000

In the event of kidnapping, the expenses incurred as a result, up to a maximum of …..................… €6,000

In the event of accidental Death or Total Permanent Disability, additional indemnity is given to cover expenses paid (purchase of goods) by the card holder charged to it in the 12 preceding months, up to a maximum of …...............….......... €6,000

In order to be entitled to the above indemnity payments, the Death or disabilities listed must have occurred within a term of 12 months from the date of the accident covered by this policy.

BENEFICIARIES

Unless otherwise specifically instructed by the Insured to the insurance company, the beneficiaries in strict order of preference shall be: 1) the not legally separated spouse of the Insured; 2) the children of the Insured in equal shares; 3) the parents of the Insured; and 4) the legal heirs.

INSTRUCTIONS IN THE EVENT OF AN ACCIDENT

Within the 30 days after the accident happening, notice must be served on the company by way of registered letter.

The company, when it receives the notice of the claim, shall provide the claimant with the forms to be filled in as proof of the injuries.

The company, at its expense, shall be entitled to have the opportunity to examine the insured person whenever it so deems fit while it processes the claim and to carry out an autopsy in the event of Death whenever not prohibited by law.

JURISDICTION AND EXPIRY

Any issues, matters and differences that may arise in respect of the interpretation, performance or breach of this agreement shall be settled by the courts of justice in the place where the Insured lives.

The term of expiry for the Insured or her or his beneficiaries to lodge an appeal in court against the rejection of an accident claim or against a ruling on the amount paid out shall be 5 years.

Keep this certificate in a place where you and your beneficiaries will know to find it.