ARAG
Travel Insurance

Policy 55-0875109
Platinum Visa

Insured Parties

The holder of a Visa Platinum card issued by MORABANC or in representation thereof.

Also the spouse or civil partner of the insured party, their first-degree relatives who live with them or who are their dependants.

Regional Scope

The insurance policy is valid all over the world, except for the Principality of Andorra and the insured party's country of habitual residence, when this is not the Principality of Andorra.

Time spent outside the country of habitual residence by the insured party must not exceed 90 days per trip or journey.

Covered Guarantees

1. Medical, surgical, pharmaceutical and hospitalisation expenses whilst abroad

If the insured party requires medical, surgical, pharmaceutical or hospital care as a result of an illness or accident which takes place during a trip abroad, the insurer will assume responsibility for the costs of:

a) Medical and surgical expenses and fees.

b) Pharmacy expenses, under doctor's prescription.

c) Hospitalisation expenses.

d) Ambulance transport expenses to the nearest hospital.

The maximum limit of this cover for all the expenses mentioned is €20,000.

Emergency dental expenses abroad

If the insured party requires urgent treatment as a result of the occurrence of acute dentistry problems, such as infection, pain or trauma, the insurer will be responsible for the costs entailed by the aforementioned treatment, up to a maximum amount of €750.

2. Medical transport or repatriation for reasons of injury or sickness

In the event that the insured party suffers an illness or accident, the insurer will be responsible for:

a) Prior examination by a medical team, in consultation with the doctor attending the injured or sick insured party, to determine the appropriate measures for the best treatment to be prescribed and the most appropriate means of transferring them to the most suitable hospital or to their own home if so required.

b) The expenses for transporting the injured or sick party, by the most appropriate means of transport, to the prescribed hospital or to their own home. If the insured party is admitted to a hospital far from their habitual residence, the insurer will be responsible for the subsequent transfer to their home at the appropriate time.

The means of transport used in Europe and the Mediterranean countries will be a specialised medical aircraft, when the urgency and seriousness of the circumstances require this.

In other cases, and in other countries in the rest the world, the transfer will be made by regular airline or by the quickest and most appropriate means, depending on the circumstances.

3. Expenses for prolonging a stay at a hotel abroad

When the medical expenses detailed in the previous section are applicable, the insurer will be responsible for the expenses of prolongation of the insured party's stay in a hotel, following hospitalisation and under medical prescription, up to a maximum amount of €150 per day and with a maximum limit of €1,500.

4. Repatriation or transport of an insured deceased party

In the event of the death of an insured party, the insurer will be responsible for all the formalities that must be carried out at the place of the insured party's death, as well as for their repatriation to the place of the burial, provided that this takes place in the Principality of Andorra or in their country of habitual residence.

These expenses include those of post-mortem treatment in accordance with the legal requirements. Burial and funeral expenses are not included.

The insurer will take responsibility for the transport of the other insured parties to their home address, when they are not able to return by the initially planned means.

5. Interruption of the insured party's trip due to the death of a relative

If, in the course of a trip and within the period of validity of the coverage, the spouse, a first-degree relative or a brother or sister of the insured party dies in the Principality of Andorra or in their country of habitual residence, in the event that the means used or the ticket booked to make the return trip does not permit them to travel sooner, the insurer will assume responsibility for the transport costs to the place of burial in the Principality of Andorra or in the country of habitual residence of the relative and, if applicable, of the cost of a return ticket to the place where the death took place, if, for professional or personal reasons, they need to continue their journey.

Likewise, the insurer will be responsible for the cost of return tickets for the people accompanying the insured party on their trip, as long as they are also insured.

In this case, the insurer will reimburse the insured party for the expenses of accommodation (hotel or apartment) incurred due to the loss of benefit of the accommodation resulting from the early return, up to a maximum amount of €150 per day and up to a maximum limit €750.

6. Insurance against theft and damage to luggage

Compensation is guaranteed for damage to and material loss of the luggage or personal effects of the insured party in the event of theft, full or partial loss by the carrier or damage as a result of fire or assault, occurring during the trip, up to a maximum amount of €2,100.

Cameras and photo accessories, radio, sound or image recorders, electronic equipment, as well as accessories, are covered for up to 50% of the amount insured by the package as a whole.

This compensation is always in excess of that received from the transport company and is of a complementary nature. In order to proceed with the payment, proof of receipt of the compensation payable by the transport company must be submitted, as well as detailed description of the luggage and its estimated value.

Excludes theft and simple mislaying by the insured party him/herself, as well as jewellery, money, documents, valuables and computer equipment.

For the purpose of the aforementioned exclusion, this is understood to be:

Jewellery: the group of items comprising gold, platinum, pearls and precious stones.

Valuables: the group of items comprising silver, paintings and works of art, any type of collection and fine furs. For the cover to come into effect in the event of theft, the prior submission of the police report made to the competent authorities is required.

7. Repatriation of accompanying insured parties

When one of the insured parties has been transferred or repatriated due to illness or accident, in application of the aforementioned cover guarantee 1, and this circumstance prevents the rest of the insured parties from returning to their home address by the means initially foreseen, the insurer will be responsible for the expenses in respect of:

a) The transport of the other insured parties to their place of habitual residence, or to the place where the insured party has been hospitalised, transferred or repatriated.
b) Making available of a person to travel and accompany the other insured parties mentioned in a) above, if these are children of the transferred or repatriated insured party and under 15 years old, and they do not have a relative or trusted party who can accompany them on the return journey.

8. Return ticket and hotel expenses for a relative

When the insured party is hospitalised abroad and their stay is expected to be of more than five days, the insurer will make available a return ticket for a family member so that they can travel by their side.

The insurer will also be responsible for the expenses of the family member's stay in a hotel, in accordance with opportune receipts, up to an amount of €150 per day and with a maximum limit of €1,500.

9. Early return of a relative due to hospitalisation

In the event that one of the insured parties has to interrupt their trip due to the hospitalization of a relative (spouse, first-degree ascendant or descendant, brother or sister) as a result of an accident or serious illness, which requires a stay of a minimum period of 5 days, provided that this has taken place after the start date of the trip, the insurer will assume responsibility for transport to the place where they habitually reside in the Principality of Andorra. Likewise, the insurer will be responsible for the cost of return tickets for the people accompanying the insured party on their trip, as long as they are also insured.

10. Early return due to serious damage to the home or professional premises of the insured party

The insurer will make the return transport to their home address in the Principality of Andorra available to the insured party in event that they have to interrupt their trip due to serious damage to their main or secondary residence, or to their professional premises, provided that the insured party is either the direct owner or practises a liberal profession. The damage must be caused by a fire, in which the intervention of the fire brigade has taken place, a theft committed and reported to the police authorities, or a serious flood.

In all these events, the presence of the insured party is indispensable if these situations cannot be resolved by a relative or trusted party. The event justifying the early return must have occurred after the start date of the trip.

Likewise, the insurer will be responsible for the cost of return tickets for the people accompanying the insured party on their trip, as long as they are also insured.

11. Delay in the delivery of checked-in baggage

The insurer will be responsible, up to a limit of €1,000, with the prior submission of the corresponding invoices, for the purchase of essential items required due to a delay of 6 hours or more in the delivery of checked-in baggage. In no event may this compensation be added to the compensation for the cover guaranteed by article 6: "Theft and material damage to luggage."

In the event the delay occurs on the return trip, it will only be covered if the delivery of the luggage is delayed more than 48 hours from the time of arrival.

In order to provide this cover, the insured party must provide the insurer with supporting documentary evidence, issued by the carrier, specifying the occurrence of the delay and its duration.

12. Departure delay caused by the means of transport

The insurer will reimburse expenses resulting from the circumstance detailed and guaranteed in the following paragraph which affect the services booked by the insured party for their trip.

When the departure of the means of public transport chosen by the insured party is delayed by at least 4 hours, the insurer will reimburse, in accordance with the submission of proof and the opportune invoices, the additional hotel, subsistence and transport expenses which result from the delay, up to a limit of €100. And, under the same conditions stated in the previous paragraph, for every 4 hours or more by another €100 and up to a maximum limit of €600.

The consequences of social unrest (such as strikes, business closures, demonstrations, sabotage, restriction of free movement, etc.) are excluded, as well as the events detailed in the exclusion section of this document.

13. Sending of urgent messages

The insurer will be responsible for the sending of urgent messages which are charged to the insured party as a result of the events covered by these guarantees.

14. Bureaucratic expenses due to the loss or theft of documents

The duly justified bureaucratic expenses occasioned by replacement which must be made by the insured party due to the loss or theft of credit cards, bank, travel or fuel cheques, transport tickets, passport or visas, which take place during the trip and stay, are covered up to a limit of €600.

Not subject to this coverage and, consequently not compensated for are the damages resulting from the loss, or theft of the aforementioned objects or their undue use by third parties.

15. Journey of a relative in the event of death

In the event of the insured party’s death, the insurer will organise and take responsibility for the journey of a relative to the place of death, so that they may accompany the body on the repatriation journey.

The insurer will also be responsible for the expenses of the family member's stay in a hotel, in accordance with opportune receipts, up to an amount of €150 per day and with a maximum limit of € 450.

16. Information service

When the insured party needs any information regarding the countries that they will visit, such as entry requirements (visas and vaccines), financial or political system, population, language, health issues, etc., the insurer will provide this via a reversed charge call, if so desired, to the number indicated in this policy.

17. Advancing of monetary funds abroad

In the event that the insured party cannot obtain monetary funds through the means initially foreseen, such as traveller's cheques, credit cards, bank transfers or the like, and this makes it impossible to continue their journey, the insurer will advance a maximum amount of €1,500, provided that cover or a warranty guaranteeing the payment of the advance is given. In all events, the advance must be returned within a maximum period of thirty days.

18. Defence of criminal liability abroad

The insurer guarantees the defence for criminal liability of the insured party in proceedings that take place in foreign courts within the scope of his or her personal life and in respect of the journey or trip subject to the insurance policy.

Circumstances deliberately caused by the insured party are excluded, subject to a final judicial ruling. The

maximum limit of expenses and guarantees for this cover is €6,000.

Exemptions

The guarantees covered do not include:

a) Guarantee or cover that has not been requested from the insurer and that has not been made by them, or with their agreement, except in cases of force majeure or proven physical impossibility.

b) Any circumstances, illnesses and chronic or pre-existing conditions, as well as their consequences, that the insured party has suffered before the policy came into effect or, in that case, prior to the last renewal of the insurance policy.

c) Death by suicide, or illness and injury resulting from attempted suicide, or intentionally caused by the insured party to themselves.

d) Any accident caused by the ingestion, or the intentional administration, of toxic substances (drugs), narcotics, or through the use of medicines without medical prescription.

e) Claims resulting from criminal offences of an intentional nature in which the insured party participates directly, those derived from illegal acts by the insured party, as well as those resulting from fights brought about by the insured party.

f) Rescue of people at sea, in mountains or deserts.

g) Transfer or repatriation of deceased parties, their burial and funeral expenses.

h) Accidents or illnesses which take place during participation in sports competitions or motor competitions (races or rallies), as well as engaging in hazardous or high-risk activities listed below:

* Boxing, weightlifting, combat sports (of different categories), martial arts, mountaineering with access to glaciers, sledge descents, deep-sea diving with scuba devices, caving and skiing with springboard jumps.

* Aerial sports in general.

* Adventure sports, such as rafting, bridge jumping, river-boarding, rafting and other high-risk activities.

i) Expenses for prostheses, dental apparatus and pieces, glasses and contact lenses, pregnancies and births, except unforeseeable complications during the first six months of life, and any type of mental illness.

j) Accidents which take place in countries at war, in circumstances of revolution, sedition, riot, widespread labour conflicts or subversive movements, as well as those which are the consequence of terrorist acts.

Provision of services

The provision of the services provided for in this policy will be dealt with via the ARAG SE, SUCURSAL EN ESPAÑA organisation.

For the purpose of the urgent provision of services, ARAG will provide the insured party with documentation certifying their rights as the policy holder, as well instructions and an emergency telephone number.

The telephone number for ARAG is 93 4857398 if the call is made inside Spain, and +34 93 4857398 if it is made from abroad, and charges may be reversed.