ARAG
Travel insurance with assistance services

Policy 74-0116503

Visa Infinite

Insured

The holder of a Visa Infinite card issued by MoraBanc or another party on its behalf.

The spouse or the domestic partner of the insured, as well as the insured's first-degree ascendants and descendants who live with the insured, and who are dependants of the insured.

Territorial scope

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

The duration of a stay outside the country of habitual residence by the insured may not exceed 30 days per trip or journey.

SPORTS AND/OR ADVENTURE ACTIVITIES

The following activities are understood to fall within the scope of cover of this policy, provided that they are not carried out professionally and/or in competitions:

Athletics, gym activities, ranch activities (such as running of the bulls), basketball, motor boating (with driver), cycling, canoeing, curling, shooting sports / small-game hunting, hot-air balloon, excursions, general hiking, jogging, football (soccer), golf, pedal boating, ball games, beach and camping activities, go-karting, kayaking, jet skiing, snowmobiling, swimming, sailing, orienteering, stand-up paddleboarding, paddle tennis, paintball, helicopter sightseeing, skating, fishing, flatwater paddling, Tibetan bridge crossings, snowshoeing, climbing walls, 4x4 excursions, Segway tours, trekking, snorkeling, surfing and windsurfing, tennis, zip-lining, trekking up to 3,000 meters in altitude, sledding at ski resorts, mushing, horseback tourism, and photographic safaris.

Cover

1. Medical, surgical, pharmaceutical and hospitalisation expenses abroad

If as a result of an illness or accident that occurred during a trip abroad, the insured required medical, surgical, pharmaceutical or hospital care, the insurer shall cover:

a) Medical and surgical expenses and fees.
b) Expenses for drugs prescribed by a doctor.
c) Hospitalisation expenses.
d) Expenses for an ambulance to the nearest hospital.

The maximum limit for this cover for all the above expenses is **€100,000**.

Emergency dental expenses abroad

If as a result of the appearance of acute dental problems such as infections, pain or trauma, the insured required emergency treatment, the insurer shall cover the costs incurred for the aforementioned treatment up to a maximum of €750.

2. Transport or the medical repatriation of injured and sick people

Should the insured suffer from an illness or have an accident, the insurer shall be liable for:

a) A preliminary check-up by a medical team in contact with the doctor who treats the injured or sick insured individual, in order to decide on the most appropriate measures for the best treatment to be given and the most advisable means of transport to transfer the insured to the most suitable hospital if required, or to her or his usual place of residence.
b) The expenses for transferring the injured or sick insured individual by the most appropriate means of transport to the hospital specified, or to her or his usual place of residence. If the insured is admitted to a hospital far away from her or his usual place of residence, the insurer shall cover the subsequent transfer to that address when she or he is discharged.

The means of transport used in Europe and in countries bordering the Mediterranean shall be an air ambulance, whenever the urgency and severity of a case so requires.

In other cases, and in the rest of the world, the transfer shall be made by an aircraft of a regular airline or by the fastest and most appropriate means, depending on the circumstances.

3. Expenses of an extended hotel stay abroad

When the medical expenses described in the previous section are payable, the insurer shall be liable for the expenses of an extended hotel stay by the insured after hospitalisation if recommended by a doctor, up to a maximum amount of €200 per day and an overall maximum **of €2,000**.

4. Repatriation or transport of a deceased insured individual

In the event of the death of an insured individual, the insurer shall take charge of all procedures that must be carried out at the place of death of the insured person, as well as her or his repatriation to the place of burial, whenever this occurs in the Principality of Andorra or in her or his country of habitual residence.

These expenses include post-mortem arrangements in accordance with legal requirements. The expenses for a burial and religious service are not covered.

The insurer shall be liable for the transport of the other insured individuals to their home if they are unable to return to it by the means initially planned.

5. Interruption of a trip due to the death of a relative

If in the course of a trip while the insurance cover is still valid, the spouse, an ascendant or descendant of the first degree, or a brother or sister of the insured dies in the Principality of Andorra or in her or his country of habitual residence, the insurer shall be liable for the travel costs to the place of burial in the Principality of Andorra or to the country of habitual residence of the family member. This liability shall be subject to the means of transport used or the ticket taken out to make the return journey not allowing the insured to make this trip. Furthermore, if due to work or personal reasons the insured must return to the place where she or he was originally located, the insurer shall also cover the cost of a ticket back there.

Likewise, the insurer shall cover the cost of a return ticket for the people who accompanied the insured on her or his trip, provided that they are also covered by the insured's policy.

In such cases, the insurer shall reimburse the insured the accommodation expenses (hotel or apartment) that she or he had incurred but had been unable to take advantage of due to the early return, up to a maximum of €150 per day and **an overall total of €750**.

6. Theft of and damage to personal luggage

Compensation is paid for material damage to and loss of luggage, as well as for the personal effects of the insured in the event of theft, total or partial loss by the carrier or damage as a result of a fire or assault that takes place during the course of a trip, up to a **maximum of €2,100**.

Cameras and accessories for photography, radio, sound or image recording, electronic devices, in addition to accessories thereof are covered for up to 50% of the amount insured on all luggage.

This compensation is paid in addition to any received from the transport provider. In order to be paid such compensation, supporting documentation of proof of payment of compensation by the transport provider must be submitted, as well as full details of the luggage and its estimated value.

This cover excludes the insured's luggage being stolen or simply mislaid by her or him, nor does it cover jewellery, money, documents, valuables and computer devices.

For the purposes of clarification of the above exclusion, the following definitions shall apply:

Jewels: any objects made of gold, platinum, pearls or precious stones.

Objects of value: any objects made of silver, paintings and works of art, any kind of collection and fur. In order to make payment effective in the event of theft, a report must be submitted.

7. Repatriation of insured individuals

If an insured individual is transferred or repatriated due to an illness or accident under the cover in point 1 above and this circumstance prevents the rest of the insured from returning to their home by the means initially foreseen, the insurer shall be liable for the expenses arising from:

a) The transport of the rest of the insured to their place of habitual residence or to the place where the insured has been hospitalised, transferred or repatriated.
b) The provision of a person to travel with and accompany the other insured persons mentioned in point a) above, if they are the children under 15 years of the insured person transferred or repatriated and do not have a family member or a trusted person who can travel with them on the return trip.

8. Return ticket for a family member and hotel expenses

If an insured individual is hospitalised abroad and her or his hospital stay is anticipated to be for more than five days, the insurer shall make a return ticket available to a family member so that she or he can travel with her or him.

The insurer shall also cover the accommodation expenses of the family member in a hotel, provided proof of payment is provided, of up to €200 per day and **an overall total of €2,000**.

9. Early return due to the hospitalisation of a family member

In the event that one of the insured must interrupt her or his trip due to the hospitalisation of a family member (spouse, ascendant or descendant of first degree, brother or sister) as a result of an accident or serious illness that requires her or him to be admitted to hospital for at least 5 days, provided this has occurred after the date of an outbound journey, the insurer shall cover the cost of transport to the town or city where she or he usually lives in the Principality of Andorra. Furthermore, the insurer shall cover the cost of a return ticket for the people who accompanied the insured on her or his trip, provided that they are also covered by the insured's policy.

10. Early return due to serious damage to the insured's home or business premises

The insurer shall provide the insured with a return ticket to her or his home in the Principality of Andorra should she or he have had to interrupt her or his trip due to serious damage to her or his main or secondary residence, her or his business premises, provided the insured individual is the direct operator of the business or exercises a liberal profession. The damage must have been caused by a fire that required the intervention of firefighters, a burglary committed and reported to the police authorities, or serious flooding.

In all these cases, the presence of the insured person must be essential if a family member or trusted person were unable to resolve such situations. The event that justifies an early return must have occurred after the date of the outbound journey.

Furthermore, the insurer shall cover the cost of a return ticket for the people who accompanied the insured on her or his trip, provided that they are also covered by the insured's policy.

11. Delay in delivery of checked luggage

The insurer shall cover **up to €1,000** in essential items required due to a delay of 6 hours or more in the release of the checked luggage, subsequent to the relevant invoices being submitted. Under no circumstances may this compensation be added to the compensation for the cover of clause 6: "Theft of and damage to personal luggage".

In the event that there is a delay on a return trip, it shall only be covered if the delivery of the luggage is delayed by more than 48 hours from the time of arrival.

In order to provide this cover, the insured must submit a document to the insurer proving the delay actually took place and its duration, issued by the transport provider.

12. Delay of an outbound journey due to a failure of public transport

The insurer shall reimburse the expenses incurred as a result of the circumstances covered that are described in the following paragraph and that affect the services engaged by the insured for a trip.

If the departure of a means of public transport chosen by the insured is delayed by at least 4 hours, the insurer shall reimburse all additional hotel, living and transport expenses as a result of the delay up to a total of €100, provided supporting documents and the relevant invoices are submitted. For every 4 hours or more of delay, subject to the same conditions set forth in the previous paragraph, an extra €100 shall be paid, up to a **maximum total of €600**.

Industrial disputes (such as strikes, lockouts, demonstrations, sabotage, restrictions on free movement, etc.) are excluded, in addition to the events described in the exclusions section herein.

13. Delivery of urgent messages

The insurer shall undertake the delivery of urgent messages as instructed by the insured as a result of events covered by this policy.

14. Expenses for processing the loss or theft of documents

Expenses of up to €600 are covered for processing and obtaining credit cards, bank checks, traveller's checks, petrol vouchers, transport tickets, passports and visas that the insured must pay to replace them due to loss or theft on a trip or stay, provided supporting documentation of these expenses is provided.

Damages arising from the loss or theft of the aforementioned objects or their misappropriation by third parties are not covered and, therefore, shall not be compensated.

15. Travel expenses for a family member in the event of death

In the event of the death of an insured individual, the insurer shall arrange and cover the travel expenses of a family member to the place of death so that she or he can accompany the body on the repatriation trip.

The insurer shall also cover the accommodation expenses of the family member in a hotel, provided proof of payment is provided, of up to €300 per day and **an overall total of €900**.

16. Information service

Should the insured person require any information regarding the countries she or he is to visit, such as official entry requirements (visas and vaccines), the economic and political regime, population, language, health situation, etc., the insurer shall provide it through a reverse charge call to the country of destination, which the insured must accept, by calling the number provided in this policy.

17. Advance of cash abroad

Should the insured individual be unable to obtain financial funds through the means initially foreseen, such as traveller's checks, credit cards, bank transfers or similar, and this makes it impossible for the insured to continue her or his trip, the insurer shall advance a **maximum** sum **of €2,000**, provided it is given an endorsement or guarantee that ensures the payment of the advance payment. In any event, any amounts advanced must be paid back within a maximum term of thirty days.

18. Defence for criminal liability abroad

The insurer shall cover the defence of criminal liabilities incurred by the insured in trials heard by foreign courts related to the insured's private life as a result of a trip or journey entitled to cover by this policy.

Any events deliberately caused by the insured according to a firm court ruling are excluded. The maximum amount covered for expenses and bonds under this cover **is €6,000**.

19. Claims lodged against purchase agreements abroad

ARAG covers claims for breaches of purchase agreements entered into in Europe with foreign companies whose subject matter is movable property, to which the insured is a party.

For the purposes of this cover, movable property is understood to only be decorative objects, household appliances, household furnishings and food, provided that they are the property of the insured and are used for personal use.

Antiquities, stamp and coin collections, and jewels or works of art whose unitary value exceeds €3,000 are excluded from cover.

Likewise, ARAG provides the same cover in respect of the reimbursement of the costs of claims lodged by the insured in the trials heard in the courts of non-European countries. In order to claim this reimbursement, the insured must prove the grounds that gave rise to these expenses, as well as their amount, through the corresponding invoices and receipts.

20. Claims lodged against service agreements abroad

ARAG covers claims for breaches of service agreements personally and directly entered into by the insured in Europe with foreign companies whose performance also takes place abroad:

- Medical and hospital services.
- Travel, tourist and hospitality services.
- Cleaning, laundry and dry cleaning services.
- Official home repair services, expressly authorised by the manufacturer.

Only service agreements entered into by the insured person that affect her or his private life for services that latter is the final recipient are covered.

The maximum expenses covered **are €3,000**.

Likewise, ARAG provides the same cover in respect of the reimbursement of the costs of claims lodged by the insured in the trials heard in the courts of non-European countries. In order to claim this reimbursement, the insured must prove the grounds that gave rise to these expenses, as well as their amount, through the corresponding invoices and receipts.

21. Tracking, finding and sending lost luggage

In the event of the loss of luggage on regular flight, ARAG shall deploy all the means at its disposal to enable it to be found, inform the insured of the latest developments that occur in this regard and, where appropriate, send it to the insured free of charge.

22. Sending forgotten or stolen items during a trip

ARAG shall arrange and cover the cost of sending stolen and subsequently recovered objects, or simply forgotten by the insured, up to a maximum amount of €120, provided that the joint cost of these objects exceeds this amount.

23. Sending medication abroad

In the event that the insured person is travelling outside her or his country of origin and requires a medically prescribed drug that cannot be purchased or there are no similar products there, ARAG shall reimburse all shipment costs, provided they are duly accredited and have been covered by the insured. The following are excluded:

- The sending of medication that is not manufactured or distributed in Spain.
- The cost of the medication.

24. Loss of home keys

If as a result of the loss, theft or simple misplacement of the insured's home keys during a trip covered by this policy that required the latter to resort to the services of a locksmith to enter her or his home on returning from this trip, ARAG shall cover the costs incurred, subsequent to an invoice being submitted, up to a maximum amount of €120.

25. Interpretation service

If for any of the events covered by this travel policy, the insured initially required the presence of an interpreter, ARAG shall make an interpreter available to her or him to correctly translate the circumstances and state of affairs to the insured.

26. Rescue of people

ARAG only covers the rescue of the insured from accidents if they occur in the Principality of Andorra, even if a helicopter is required, up to the maximum amount of €3,000.

<u>Sending a replacement for the insured in the event of repatriation</u>

If an insured individual posted abroad for work has to be repatriated as a result of an illness, accident or death, ARAG shall provide her or his employer or the company that had outsourced the insured person with a transport ticket for the person who has to replace the insured person who has been repatriated.

<u>Sending a professional driver</u>

If as a result of an accident, illness or death of the insured none of her or his travelling companions were in a position to drive that would prevent her or his return to her or his usual home, the insurer shall provide a professional driver who shall drive the insured in a vehicle to her or his home address.

The insurer shall only cover the expenses for hiring the professional driver but no other expenses incurred.

<u>Transport missed due to an accident on the way to a destination</u>

If as a result of an accident on the means of public or private transport chosen by the insured to travel to the airport, seaport, railway station or bus station to start an outbound journey she or he missed the means of transport to be taken because she or he has a closed ticket, the insurer shall pay up to a total of €150, as established in the specific terms and conditions, provided supporting documents and invoices are submitted for any additional hotel, living and transport expenses that had been incurred during the wait until the connection with the next means of transport is made.

<u>Transport connections missed</u>

If the means of public transport chosen by the insured is delayed by at least 2 hours due to a technical failure, bad weather conditions, natural disasters, unavoidable interventions by the authorities or other people, or any other force majeure event, the connection with the next means of transport were missed because the insured had a closed ticket, the insurer shall pay up to the limit established in the specific terms and conditions, provided supporting documents and invoices are submitted for any additional hotel, living and transport expenses that had been incurred during the wait.

27. Change of services initially engaged

In the event of overbooking or the last-minute unavailability of seats on planes that are beyond the control of the booking agency, ARAG shall cover the following cases, subsequent to the submission of the relevant supporting documents and invoices:

For a departure using an alternative means of transport not foreseen, the insurer shall pay compensation **up to an amount of €400**, subject to the time restriction established in the specific terms and conditions.

In the event of a cancellation due to industrial disputes (such as strikes, lockouts, demonstrations, sabotage, restrictions on free movement, etc.), the maximum amount that can be claimed is as established in the specific terms and conditions.

The above cover (delay of an outbound journey due to a failure of a transport provider, missing a means of transport due to an accident on the way to catching it and missing a connection on a means of transport) may not be accumulated or added together, as once the first grounds for claiming compensation for a delay has occurred, all other grounds can no longer be claimed for if they are due to the same reason.

28. Cancellation of cards

If during a trip bank or reward cards issued by entities in Spain are stolen, lost or mislaid, ARAG, at the request of the insured, undertakes to request their cancellation, provided that the insured supplies all of the information required by the issuing entity of the card to carry out this procedure.

29. Opening and repair of safes and safe deposit boxes

When the hotel in which the insured person is staying has charged the expenses paid as a result of having to open or repair a safe and/or safe deposit box that the insured was using, as a result of having lost its key, ARAG shall cover these expenses up to a total of €120, provided the relevant supporting documents are submitted, as established in the specific terms and conditions.

30. Grounds for cancellation

1. Due to death or hospitalisation of at least one night due to a serious illness or serious bodily harm sustained by:
   - The Insured, or one of her or his family members, as established in the policy's general terms and conditions.
   - The replacement of the insured in her or his position at work.
   - The person entrusted with the custody of minors, elderly people or persons with disabilities who are dependants of the insured while she or he is travelling.

   With regard to the insured, a serious illness is understood to be a health disorder that requires hospitalisation or bed rest, **in the 7 days prior to a trip or that, in the opinion of the company's medical team, makes it medically impossible to start the trip on the scheduled date**.

   A serious accident means bodily harm unintentionally sustained by the insured due to a sudden external cause and that, in the opinion of a medical professional, makes it impossible for the insured to start a trip on the scheduled date, or entails the risk of death of any of the aforementioned family members.

   When an illness affects any of the abovementioned individuals, other than the insured, it is understood as serious when **it requires hospitalisation of at least one night or bed rest for at least 3 days. In both of these cases, this must occur in the 7 days prior to the start of a trip or that entails the risk of imminent death**.

2. Due to a serious event on the insured's property, understood to be damage from fire, flooding or a burglary committed, all of which must be proven in supporting documents, and that make insured's presence indispensable at her or his:
   - Primary residence.
   - Professional or business premises.

3. Due to the insured person being summoned as a party to or witness in a court case.

4. Due to the insured, her or his spouse or a first-degree family member being called for a surgical procedure or for medical tests prior to this procedure. (Includes organ transplantation as a recipient or donor.)

5. Due to serious complications during pregnancy that a doctor has recommended requires bed rest or the hospitalisation of the insured, her or his spouse, partner or person with whom the insured lives permanently, **provided that these complications pose a serious risk to the continuation or normal development of the pregnancy, in the opinion of the company's medical team**.

6. Due to the insured person, her or his spouse, partner or person with whom the insured lives permanently giving birth prematurely.

7. Due to a court bankruptcy ruling of a business that prevents the insured person from working.

8. Due to the insured being summoned to serve at a polling station for elections at state, regional or municipal elections.

9. Due to the handover of an adopted child during the planned dates of a trip.

10. Due to a summons to divorce proceedings that are to be held after a trip has been booked and coincides with the date of the trip.

11. Due to the unexpected rejection of visa applications on unjustified grounds. The rejection of visa applications is expressly excluded from cover if the insured has failed to process them in a timely manner.

12. Due to the insured being detained by the police for a non-criminal offence after the insurance policy has been taken out that coincides with the dates of a trip.

13. Due to sitting official public examinations being convened by a public body after the insurance policy has been taken out.

Specific exclusions from the cover of travel cancellation costs:

In addition to those set forth in the general exclusions of these general terms and conditions of the insurance policy, travel cancellations due to the following are not covered:

a) Cosmetic surgery, a spa treatment, a medical contraindication to air travel, failure to have or a medical contraindication to a vaccination, the impossibility of following the recommended preventive medical treatment in certain destinations, voluntary termination of pregnancy, alcoholism, or the use of drugs and narcotics, unless the latter have been prescribed by a physician and are taken as directed.

b) Psychological, mental and nervous disorders, and depression without hospitalisation, or that require hospitalisation of less than seven days.

c) Chronic and/or pre-existing illnesses, as well as their consequences, that have been treated or have had medical treatment in the previous 30 days, both on the date of a trip being booked and on the date of covered by the insurance policy.

d) Engaging in betting, contests, competitions, duels, crimes or fights, except in cases of self-defence.

e) Epidemics, pollution and natural disasters in the country of destination.

f) War (whether civil or foreign), whether declared or undeclared, riots, popular uprisings, acts of terrorism, or any impacts from a source of radioactivity, as well as the deliberate disregard of official prohibitions.

g) Failure to submit, for whatever reason, essential documents for any given trip, such as a passport, visa, tickets and vaccination certificates.

h) Harmful acts, as well as intentional self-harm, suicide and attempted suicide.

Exclusions

The cover does not include:

a) Any cover and claims that have not been requested from the insurer and that have not been made with its agreement, except in cases of force majeure or proven physical impossibility.

b) Cases, illnesses and chronic or pre-existing conditions, as well as their consequences, that the insured has suffered prior to the policy entering into force or, if applicable, prior to the last extension of the insurance policy.

c) Death by suicide or the illnesses and injuries resulting from an attempted suicide or intentionally self-inflicted by the insured.

d) Any claim made due to the ingestion or intentional administration of toxins (drugs), narcotics, or due to the use of unprescribed medicines.

e) Any claims due to intentional criminal acts in which the insured directly takes part, those resulting from unlawful acts by the insured, as well as those that are the result of fights caused by the insured.

f) The rescue of people at sea, up mountains or in deserts.

g) In the case of the transfer or repatriation of a body, the burial and religious service expenses.

h) Accidents or illnesses that have occurred while taking part in sports competitions or motor sport competitions (races and rallies), as well as practising any of the dangerous or high-risk activities listed below:

   * Boxing, weightlifting, wrestling (in its various forms), martial arts, mountaineering involving glacier access, tobogganing, scuba diving, caving and ski jumping.

   * Air sports in general.

   * Adventure sports, including white-water rafting, bungee jumping, jet skiing, canyoning, and other high-risk activities.

i) Expenses for prosthetics, dental repairs and appliances, glasses and contact lenses, pregnancy and childbirth, except for unforeseen complications during the first six months, and any mental illness.

j) Claims for events in countries at war, in situations of rebellion, sedition, riot, collective labour disputes, or subversive movements, as well as those arising from acts of terrorism.

Provision of services

The provision of the services provided by this policy shall be dealt with by ARAG SE, SUCURSAL EN ESPAÑA.

For the provision of urgent services, ARAG shall supply the insured with proof of her or his rights as a policyholder, together with instructions and an emergency contact number.

ARAG's telephone number is **93 485 73 98** if a call is made from Spain, and +**34 93 485 73 98** if made from abroad, and can be subject to reverse charges.