ARAG
Summary of cover Morabanc cards

Policy Number 55-0875107

Visa Classic card

Insured

The Policyholder's clients who hold a Visa Classic card issued by the Policyholder, whose names are on ARAG's records.

Territorial scope

This insurance policy is valid worldwide, except in the insured's country of residence.

The duration of a stay outside the country of habitual residence by the Insured may not be more than 90 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, snorkelling, 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 **€ 6,000**.

Emergency dental expenses abroad.

If as a result of the appearance of acute dental problems such as infections, pain or trauma, emergency treatment is required, the insurer shall cover the costs incurred for the aforementioned treatment up to a maximum of **€ 60**.

2. Transport or 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 each case shall be decided by ARAG's medical team depending on the emergency or seriousness of the case.

A specially equipped air ambulance may be used, but in Europe only, at the discretion of ARAG's medical team in all cases.

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 **€ 50** per day and an overall maximum of **€ 250**.

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 at the place of death of the insured person and of 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.

ARAG 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 that does not allow 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.

Furthermore, ARAG 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 insured.

In such cases, ARAG 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 **€ 100** per day and an overall total of **€ 300**.

6. Theft of and damage to personal luggage

Compensation is paid for material damage to and the 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 **€ 300**.

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 shall at all times be in addition to that 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 petty larceny of the insured's luggage or if it is 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 have been submitted to the competent authorities.

7. Repatriation of accompanying insured persons

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 children under the age of 15 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 **€ 25** per day and an overall total of **€ 250**.

9. Delay in delivery of checked luggage

ARAG shall cover up to **€ 60** for the purchase of 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 claimed in addition to the cover for "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.

10. Delay of the scheduled transport departure

AARAG 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, ARAG shall reimburse all additional hotel, living and transport expenses as a result of the delay up to a total of **€ 120,** provided supporting documents and the relevant invoices are submitted.

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

11. Delivery of urgent messages

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

12. Defence for criminal liability abroad

ARAG shall cover the defence of criminal liabilities incurred by the insured in trials heard by European 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 bail under this cover is **€ 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.

13. 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.

The maximum amount covered for expenses under this cover is **€ 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.

14. 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 the latter is the final recipient are covered.

The maximum amount covered for expenses under this cover is **€ 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.

15. Tracking, finding and sending lost luggage

In the event of the loss of luggage on a 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.

16. 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.

17. 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.

18. 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 vehicle to the aforementioned 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 involving the public or private means of transport used by the insured to travel to the airport, seaport, railway station or bus station at the start of the outward journey, the insured misses the scheduled means of transport for which a confirmed ticket had been purchased, the insurer shall reimburse, up to the limit set out in the specific terms and conditions, any additional accommodation, meals and transport expenses incurred while awaiting connection with the next available means of transport, provided that the corresponding supporting documents and invoices are submitted.

<u>Transport connections missed</u>

If the public means of transport chosen by the insured is delayed for at least 2 hours due to technical failure, adverse weather conditions, natural disasters, unavoidable intervention by the authorities or third parties, or any other event of force majeure, and as a result the insured misses the connecting means of transport for which a confirmed ticket had been purchased, the insurer shall reimburse, up to the limit set out in the specific terms and conditions, any additional accommodation, meals and transport expenses incurred during the waiting period, provided that the corresponding supporting documents and invoices are submitted.

19. 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 the amount and 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, no other claims may be made if they are due to the same reason.

20. Cancellation of cards

If during a trip bank or non-bank 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.

21. 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 the limit established in the specific terms and conditions, provided the relevant supporting documents are submitted.

General exclusions

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, those suffered 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 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, scuba diving, caving and ski jumping.

   * Air sports in general.

   * Adventure sports, such as rafting, bungee jumping, hydrospeeding, 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, rioting, collective labour disputes and subversive movements, as well as those arising from acts of terrorism.

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