ARAG
Summary of cover Morabanc cards

Policy Number 55-0875107
Visa Electron card

Insured

The Policyholder's clients who hold a Visa Electron 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.

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 **€ 3,000**.

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 **€ 30**.

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. 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.

4. 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.

5. 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.

6. 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.

7. 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.

8. 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.

9. 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.

10. 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.

11. 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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