Travel assistance insurance for individuals

Policy no.: 74-0116103
Platinum Travel Visa

The insured

The holder of a Platinum Travel Visa card issued by MORABANC or on its behalf.

Also the spouse or partner of the holder and any dependent children or parents of the holder living in the same household.

Territorial scope

The insurance is valid worldwide, except in the Principality of Andorra and the country of usual residence of the insured, when this is not the Principality of Andorra.

Time spent outside the country of usual residence by the insured must not exceed 90 days per trip.

Coverage

1. Medical, surgical, pharmaceutical and hospitalisation expenses abroad

If, as a consequence of illness or accident occurring on a trip abroad, the insured needs medical, surgical, pharmaceutical or hospital care, the insurer will meet:

a) Their medical and surgical expenses and fees.

b) Their pharmaceutical expenses, where prescribed by a doctor.

c) Their hospitalisation expenses.

d) The fees for their transport by ambulance to the nearest hospital.

The overall limit for the aforementioned expenses is €50,000.Emergency dental expenses abroad.

If, as a consequence of the appearance of acute dental problems, such as infection, pain or trauma, the insured requires emergency treatment, the insurer will meet the expenses inherent to the aforementioned treatment up to €750.

2. Transport or repatriation for health reasons in the case of injury or illness

If the insured becomes ill or is the victim of an accident, the insurer will meet the expenses for the following:

a) A preliminary examination by its medical team, in contact with the doctor attending the injured or ill insured, to determine the measures appropriate to ensure the best treatment to be given and the most suitable means of transferring the insured to the most suitable hospital centre or to the insured's usual residence.

b) Transferring the injured or ill insured, using the most suitable means of transport, to the prescribed hospital centre or to the insured's usual residence. If the insured is admitted to a hospital centre far from their usual residence, the insurer will meet the cost, at the appropriate time, of subsequently transferring the insured to the said residence.

The means of transport used in Europe and in Mediterranean countries, when the urgency and severity of the case so require, will be special air ambulance.

In other cases, or in the rest of the world, the transfer will be by air on a scheduled flight or using the quickest and most suitable means in accordance with the circumstances.

3. Expenses for a prolonged stay in a hotel abroad

When the medical expenses described in the section above are applicable, the insurer will meet the cost of the insured's prolonged stay in a hotel after being discharged from hospital, up to €150 per night and an overall maximum of €1,500.

4. Repatriation or transport of the deceased insured

In the event of the decease of an insured, the insurer will take charge of any and all formalities that may be necessary at the place of death of the insured, in addition to their repatriation to the place of interment, provided that this is in the Principality of Andorra or the insured's country of usual residence.

These expenses include post-mortem preparation in accordance with the legal requirements. Interment and funeral expenses are not included.

The insurer will meet the transport costs of the other insured persons to return to their residence when they cannot do so using the means initially planned.

5. Interruption of the insured's trip due to the death of a family member

In the event of the death of the insured's spouse or a first-degree relative (child, parent or sibling) in the Principality of Andorra or their country of usual residence while the insured is on a trip during the period of validity of the coverage, if the means of transport or the ticket purchased for the return trip does not allow for an earlier return, the insurer will meet the transport expenses to the place of interment in the Principality of Andorra or in the family member's country of usual residence and, where applicable, for a ticket to return to the place where the insured was when the event took place if, for professional or personal reasons, they need to continue the trip.

Additionally, the insurer will meet the expense of a return ticket for those accompanying the insured on the trip, provided that they are also insured.

In this case, the insurer will reimburse the insured for any accommodation expenses (hotel or apartment) they may incur due to losing their accommodation as a result of their early return, up to €150 per night and an overall maximum of €750.

6. Luggage theft and material damage

Compensation for material damage or loss of the insured's luggage or personal effects in the case of theft, the full or partial loss by the transport company or damage as a consequence of fire or assault, during the trip, is guaranteed up to €2,100.

Cameras and photographic, radiophonic or sound or image recording accessories, electronic devices, and their accessories, are included up to 50% of the sum insured for the whole luggage.

This compensation is in addition to that received from the transport company For any claims in this regard, it is necessary to submit the receipt for compensation corresponding to the transport company, in addition to a detailed list of the luggage and its estimated value.

This policy excludes theft and simple misplacement by the insured, in addition to jewellery, money, documents, objects of value and information technology materials.

For the purposes of the aforementioned exclusion, the following definitions apply:

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

Objects of value: silver objects, paintings and works of art, any type of collector's item, and fine furs. Claims in the event of robbery require the presentation of the report issued by the competent authorities.

7. Repatriation of the accompanying insured

When one of the insured has been transferred or repatriated due to illness or accident in application of guarantee 1 above and this circumstance prevents the rest of the insured from returning to their usual residence using the means initially planned, the insurer will meet the expenses corresponding to:

a) Transporting the rest of the insured to their usual place of 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, mentioned in point a) above, if they are the children of the transferred or repatriated insured who are under 15 years of age and do not have a family member or trusted person that can accompany them on the return trip.

8. Return ticket for a family member and hotel expenses

When the insured is hospitalised abroad and their admission is expected to be for longer than five days, the insurer will provide a family member with a return ticket to travel to their side.

The insurer will also meet the expenses for the family member to stay in a hotel, subject to the provision of the corresponding receipts, of up to €150 per night and an overall amount of €1,500.

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

If one of the insured has to interrupt their trip due to the hospitalisation of a family member (spouse or first-degree relative) as a consequence of an accident or serious illness that requires their admission for an anticipated period of at least five days, provided that this took place after the start date of the trip, the insurer will meet the transport expenses to their usual place of residence in the Principality of Andorra. Additionally, the insurer will meet the expense of a return ticket for those accompanying the insured on the trip, provided that they are also insured.

10. Early return due to serious accident at the home or professional premises of the insured

The insurer will provide the insured with a transport ticket to return to their home in the Principality of Andorra if they have to interrupt their trip due to serious damage to their primary or secondary residence or their professional premises, provided that the insured is the direct user of the premises or is in independent professional practice there. The damage must be caused by a fire that has required the intervention of firefighters, a robbery that has been reported to the police or a serious flood.

In all these cases, the presence of the insured is essential if these situations cannot be solved by a family member or a trusted person. The event that justifies the early return must have taken place after the date of the trip.

Additionally, the insurer will meet the expense of a return ticket for those accompanying the insured on their trip, provided that they are also insured.

11. Delay in the delivery of checked luggage

The insurer will meet the expense, **up to a limit of €1,000**, upon presentation of the corresponding receipts, of purchasing basic necessities in the event of a delay of more than six hours in the delivery of checked luggage. Under no circumstances can this compensation be combined with that issued for the guarantee in article 6: ‘Luggage theft and material damage’.

If the delay takes place on the return trip, the coverage will only apply if the luggage is delivered more than 48 hours after arrival.

To claim in this case, the insured must provide the insurer with a document issued by the transport company accrediting the delay and its duration.

12. Delayed departure of the means of transport

The insurer will reimburse any expenses arising from the circumstance described and guaranteed in the following paragraph that affect the services contracted by the insured on their trip.

When the departure of the means of public transport chosen by the insured is delayed by at least four hours, the insurer will reimburse, upon presentation of the corresponding receipts and invoices, any additional expenses for hotels, food and transport arising as a result of the delay, up to a limit of €100. And for each four-hour period thereafter, in the same conditions as in the paragraph above, a further €100, up to an overall **maximum of €600**.

Cases of social conflict, such as strikes, lockouts, demonstrations, acts of sabotage or restrictions on free circulation, as well as the cases described in the exclusions section of this document, are excluded.

13. Transmission of urgent messages

The insurer will take charge of transmitting urgent messages entrusted to it by the insured arising from the events covered by these guarantees.

14. Processing costs due to the loss or theft of documents

The cost of replacing credit cards, bank cheques, traveller's cheques, fuel cheques, transport tickets, passports and visas due to their loss or theft during the trip is covered up to a limit of €600, subject to presentation of receipts.

Damages arising from the loss or theft of these aforementioned objects or their undue use by third persons are not covered and therefore not compensated.

15. A family member's travelling expenses in the event of decease

In the event of the decease of an insured, the insurer will organise and meet the expenses for travel to the place of death by a family member to accompany the body on its repatriation journey.

The insurer will also meet the expenses for the family member to stay in a hotel, subject to the provision of the corresponding receipts, of up to €150 per night and an overall amount of €450.

16. Information service

When the insured needs any information related to the countries to be visited, such as entry formalities (visas and vaccines), economic or political regime, population, language or health situation, the insurer will provide it by means of a telephone call, which may be a reverse charge call, made by the insured to the number indicated in this policy.

17. Advancement of funds abroad

If the insured cannot obtain funds using the means initially planned, such as traveller's cheques, credit cards or bank transfers, and this makes it impossible for them to continue with their trip, the insurer will advance a maximum amount of €1,500, provided that the insured issues a guarantee that ensures repayment. In any case, the amount advanced must be returned within 30 days.

18. Defence of criminal liability abroad

The insurer guarantees the insured's criminal liability defence in processes that take place before foreign courts in the scope of their private life related to the reason for the trip covered by the insurance.

Acts determined in a final legal judgement to have been deliberately undertaken by the insured are excluded. The maximum limit for expenses and bail for this guarantee is €6,000.

19. Claims in contracts of purchase abroad

ARAG guarantees claims due to the non-fulfilment of contracts of purchase signed in Europe with foreign companies pertaining to movable property in which the insured is a party.

For the purposes of this guarantee, movable property is understood to be objects of decoration, domestic appliances, personal effects and food, provided that they are owned by the insured and for their own personal use.

The coverage excludes antiques, stamp or coin collections, jewellery and works of art with a value in excess of €3,000.

Additionally and up to the maximum limit, ARAG guarantees the reimbursement of the insured's claims expenses in processes pertaining to non-European courts. To obtain this reimbursement, the insured must justify the said expenses by providing the corresponding invoices and receipts showing the amounts paid.

20. Claims in service contracts abroad

ARAG guarantees claims for the non-fulfilment of service agreements signed personally and directly by the insured in Europe with foreign companies whose execution also takes place abroad:

- Medical and hospital services.
- Travel, tourism and hospitality services.
- Cleaning, laundry and dry-cleaning services.
- Official repairs of domestic appliances expressly authorised by the manufacturer.

Only service agreements that affect the personal life of the insured, are signed by the insured in their name and in which the insured is the final recipient are covered.

The maximum limit for this guarantee is €3,000.

Additionally and up to the maximum limit, ARAG guarantees the reimbursement of the insured's claims expenses in processes pertaining to non-European courts. To obtain this reimbursement, the insured must justify the said expenses by providing the corresponding invoices and receipts showing the amounts paid.

21. Finding and shipment of lost luggage

In the event of the loss of luggage on a scheduled flight, ARAG will use all the means at its disposal to find it, keep the insured up to date with any developments and, where applicable, ship it to the insured at no cost.

22. Shipment of objects left behind or stolen on the trip

ARAG will organise and meet the cost of shipping objects stolen and subsequently recovered or simply forgotten by the insured, up to a maximum amount of €120, provided that the overall cost of these objects is in excess of this amount.

23. Shipment of medicine abroad

If the insured is away from their country of origin and is taking prescribed medicine and in need of a medicine that cannot be acquired or for which there are no similar products in that country, ARAG will reimburse the expenses for the total cost of the shipment, provided that they are duly justified and have been met by the insured. The following are excluded:

- The shipment of medicine not manufactured or distributed in Spain.

- The cost of the medicine.

24. Loss of keys to the usual residence

If, as a consequence of the loss, theft or simple misplacement of the keys to the insured's usual residence on the trip guaranteed by this policy, the insured has the need to use the services of a locksmith to enter their residence upon returning from this trip, ARAG will meet the expenses, upon presentation of the corresponding invoice, up to €120.

25. Interpretation service

If in relation to any of the assistance guarantees covered by this travel insurance policy the insured needs the services of an interpreter in an initial intervention, ARAG will place at their disposal a person who can correctly translate the circumstances and situations to the insured.

26. Rescue of individuals

ARAG guarantees the rescue of the insured in the event of an accident, only when the accident takes place in the Principality of Andorra, even if it requires the participation of a helicopter, up to €3,000.

27. Change in the services initially contracted

In the case of overbooking or the last-minute cancellation of flights beyond the agency's control, ARAG will meet the following expenses, upon presentation of the corresponding receipts and invoices:

Due to the departure on an unplanned alternative means of transport, the insurer will pay compensation of up to €150 within the deadline established in the specific conditions.

In the case of cancellation due to social conflicts, such as strikes, lockouts, demonstrations, acts of sabotage, restrictions on free circulation, the maximum limit per claim is set in the specific conditions of this agreement.

The guarantees above (delayed departure of the means of transport, loss of means of transport due to an accident on the way, missed connections) cannot be combined, given that once the first cause of compensation has occurred due to a delay, the others are eliminated, provided that they have the same cause.

Exclusions

The guarantees do not encompass the following:

a) Guarantees and provisions that have not been requested from the insurer and that have not been made by or with its agreement, except in cases of force majeure or proven material impossibility.

b) Chronic or pre-existing conditions or illnesses, in addition to their consequences, suffered by the insured prior to the entry into force of the policy or, where applicable, prior to the latest extension of the insurance.

c) Death by suicide or illness and injuries resulting from a suicide attempt or intentionally caused by the insured to themself.

d) Any claim arising from the intentional ingestion or administration of toxic or narcotic substances (drugs) or due to the use of medicine without a medical prescription.

e) Claims arising from intentional criminal acts in which the insured has directly participated, from illegal acts carried out by the insured and from quarrels started by the insured.

f) Rescue of individuals at sea, in the mountains or in the desert.

g) The transfer or repatriation of deceased individuals, the interment and funeral costs.

h) Accidents or illnesses arising from participation in sports competitions or driving competitions (races or rallies) or from the practice of the dangerous or high-risk activities listed below:

*Boxing, weightlifting, wrestling (all forms), martial arts, climbing with access to glaciers, sledding, diving with breathing apparatus, potholing and ski jumping.

*Aerial sports in general.

*Adventure sports, such as rafting, bungee jumping, hydrospeed, canyoning and other high-risk activities.

i) Expenses for prostheses, dental treatments and prostheses, glasses and contact lenses, pregnancies and births, except for unforeseen complications in the first six months, and any type of mental illness.

j) Claims arising in countries at war, in a situation of rebellion, sedition, mutiny, collective work conflicts or subversive movements, as well as any resulting from acts of terrorism.

Provision of the services

The provision of the services covered by this policy will be through the organisation ARAG SE, BRANCH IN SPAIN.

In the event of the emergency provision of the services, ARAG will provide the insured with documentation accrediting their rights and also the emergency information and telephone number.

ARAG's contact telephone number is **934 857 398** for calls made from Spain, and +**34 934 857 398** for calls from abroad. Reverse charge calls may be made.

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