

Summary of insurance coverage and maximum limits of compensation:
(ARAG – legal insurance company)

Guarantees	Limits
Medical and health care: – Spain	€3,500
Emergency dental expenses	€250
Medical Teleconsultation Service	ARAG service
Repatriation or medical transportation of wounded or sick persons	The entire cost
Repatriation or transportation of other Insured persons	The entire cost
Repatriation or transportation of a deceased Insured person	The entire cost
Travel of a relative or companion in case of hospitalization – Travel expenses – Accommodation expenses · Spain	The entire cost €500 (€50 x 10 days)
Hotel convalescence of Insured person	€1,500 (€50 x 10 days)
Hotel convalescence of a Companion	€1,500 (€50 x 10 days)
Early return due to the death of a relative	The entire cost
Early return due to hospitalization of a relative	The entire cost
Early return due to serious accident in the Insured person's home or professional premises	The entire cost
Refund of vacations not enjoyed due to repatriation or early return	€500
Loss of contracted services in the event of hospitalization of the Insured person	€500
Sending a professional driver	The entire cost

Guarantees covered

1.1 Medical and health care

The following services are expressly included, while not limited to these alone, and whenever the seriousness of the case requires it:

- a) Attention by emergency medical teams.
- b) Complementary medical examinations.
- c) Hospitalizations, treatments and surgical interventions.
- d) Supply of medicines to the patient, or reimbursement of their cost in injuries or diseases that do not require hospitalization. **The continuing payment of any medications or pharmaceutical expenses which derive from any condition that is chronic is excluded from this coverage.**

1.2 Repatriation or medical transportation of wounded or sick persons

- a) The expenses of moving by ambulance to the nearest clinic or hospital.
- b) The regulation by its Medical Team, in contact with the doctor who cares for the injured or sick Insured person, to determine the appropriate measures for the best course of treatment to follow and the most suitable means for the Insured patient's eventual transfer to another more appropriate hospital/clinic or to their home.
- c) The expenses of transfer of the wounded or sick person, by the most suitable means of transport, to the prescribed hospital centre or to their habitual residence.

1.3 Repatriation or transportation of the other Insured persons

1.4 Travel of a relative or companion in case of hospitalization

1.4.1 If the condition of the Insured, sick or injured person requires their hospitalization **during a period exceeding five days.**

1.4.2 ARAG will pay, **upon presentation of the corresponding invoices**, an amount equivalent to the companion's subsistence expenses.

1.4.3 In the event that the Insured person travels with a companion, in cases where the journey contemplated in the preceding paragraph 1.4.1 is unnecessary, ARAG will pay, **upon presentation of the corresponding invoices**, an amount equivalent to the subsistence expenses of the accompanying person.

1.5 Convalescence in hotel

If the sick or injured Insured person cannot return to their home due to medical orders, ARAG will take care of the hotel expenses occasioned by the extension of stay, **up to the limit indicated in the Particular Conditions of this contract**.

1.6 Repatriation or transportation of the deceased Insured person

1.7 Early return due to the death of a relative

If any of the Insured persons are obliged to interrupt their holiday due to the death of a family member as defined in this policy, ARAG will take charge of the costs of two-way transport, by plane (economy class) or train (1st class), to and from the place where the burial takes place.

1.8 Early return due to the hospitalization of a relative

In the event that one of the Insured persons has to interrupt their trip due to the hospitalization of a family member as defined in this policy, as a result of an accident or serious illness that requires his or her hospitalization **for a minimum period of 5 days, this occurring after the initial date of the journey**, ARAG will take care of transport to the locality where you are resident.

Likewise, ARAG will take care of a second ticket for the transport of the person who accompanied the Insured person obliged to return early, **provided that this second person is insured by this policy**.

1.9 Early return due to a serious accident in the Insured person's home or professional premises

1.10 Loss of services which were contracted but not enjoyed as a result of hospitalization

(e.g. excursions, meals and any other similar circumstance)

1.11 Sending a professional driver

ARAG will send a professional driver to transport the vehicle and its occupants to their home or destination, provided that in the latter case the number of days to be used is not greater, and no other occupant could substitute for them in the following cases:

- When due to illness or accident the Insured person has been transferred or repatriated or is unable to drive (according to medical criteria).
- When their death had occurred.
- When the insured driver was retained or detained by the competent authority as a result of an incident deriving from a traffic accident.

1.12 Medical Teleconsultation Service

1.13 Refund of vacations not enjoyed

2. GENERAL EXCLUSIONS (To all guarantees)

The agreed guarantees do not include:

- a) Acts voluntarily caused by the Insured person or those in which intent or serious fault on the part of the same occurs.
- b) Ailments, chronic, congenital and/or pre-existing diseases, as well as their consequences, suffered by the Insured person prior to the start of the trip, except those expressly covered.
- c) Death by suicide or injuries or illnesses derived from the attempt or intentionally produced by the Insured person him- or herself, or those derived from a criminal act carried out by the Insured person.
- d) Diseases or pathological states produced by the ingestion of alcohol, psychotropic substances, hallucinogens and/or any drugs or substances of similar characteristics.
- e) Aesthetic treatments and the supply and/or replacement of hearing aids, contact lenses, glasses, orthoses and prostheses in general, as well as the costs of childbirth, pregnancy and/or any type of mental illness.

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- f) Injuries or illnesses derived from the Insured person's participation in wagers, competitions or sports events, and the practice of sports and/or adventure activities not expressly covered.
- g) Cases arising, directly or indirectly, from incidents caused by nuclear energy, radioactive radiation, natural catastrophes, warfare, riots and/or terrorist acts.
- h) Injuries caused by the professional practice of any type of sport.
- i) The rescue of people in the desert and/or the sea.
- j) Any type of medical or pharmaceutical expense which lies outside that stipulated in the Particular Conditions of the policy.
- k) The use of medical aircraft, except in Europe and always at the discretion of the Insurer's Medical Team