Summary of cancellation guaranteed causes

1. Severe illness or serious accident or death of:
   • The Insured Person, his/her spouse, ascendants or descendants up to the third degree of consanguinity or affinity.
   • The person travelling with the insured, included in the same booking.
2. Serious harm as a result of theft, fire or other damage that affects:
   • The regular and/or secondary residence of the Insured Person.
   • The professional establishment where the Insured Person practices a liberal profession, i.e. the direct manager.

Y que necesariamente impliquen la presencia del SEGURO.

3. Dismissal of the Insured Person from employment, provided that when the policy was contracted there had been no verbal or written communication to this effect.
4. Appointment to a new job in a different company, with a work contract, provided that the appointment takes place after the policy has been signed and the insured was not aware of this on the date when the stay was booked.
5. Any calls to appear as a party or witness, or to serve jury duty in a court of law.
6. Any calls to act as a member of an electoral college.
7. Attendance at official examinations called by a public authority after signing the insurance contract.
8. Cancellation by the persons who are to accompany the insured person, up to a maximum of two, registered in the same trip and insured in this same policy, provided that the cancellation has its origin in one of the causes set out in this guarantee and it means that the insured person has to travel alone.
9. Cancellation by the person who was to accompany the INSURED on the same trip and insured under the same policy, provided that the cancellation has its origin in one of the causes listed in this guarantee.

El SEGURO pagará las cantidades hasta el límite máximo del 5% del precio del viaje y/o estancia.

10. Acts of piracy in the air, on land or at sea, i.e. that prevent the Insured Person from starting or continuing the planned trip. Terrorist acts are excluded.
11. Theft of documentation or luggage preventing the Insured Person from starting the trip.
12. Knowledge after making the booking of the obligation to issue a parallel income tax statement, when the fee to be settled exceeds €600.
13. Breakdown of the vehicle owned by the INSURED that prevents the start or continuation of the trip. Such a breakdown must require a repair taking over eight hours or a cost exceeding €600, in either case according to manufacturer’s reckoning.
14. Denial of visas for unjustified causes.

The denial of visas due to the Insured Person’s failure to complete the relevant administrative procedures required to grant the visa in proper time and form is expressly excluded.
15. The compulsory transfer of the work for a period of over 3 months.
16. Unexpected appointment of surgical operation of:
   • The Insured Person, his/her spouse, ascendants or descendants of first or second degree of consanguinity or affinity.
   • The person travelling with the insured, included in the same booking.
17. Complications of pregnancy or miscarriage of the Insured Person, spouse or civil partner, requiring bed rest in the opinion of a medical professional.
18. Medical quarantine.
19. The official declaration of a disaster area in the place of residence of the Insured Person or of the trip’s destination. This guarantee also covers official declarations of a disaster area in a place of transit towards the destination, provided that this is the only route by which it can be accessed.

Maximum compensation for a single incident shall not exceed 30,000 euros

20. Winning a trip and/or stay similar to the one covered, free of charge, in a public prize draw before a notary public.
21. Detention of the Insured Person by the police for non-criminal causes.
22. Call for the Insured Person to appear in divorce proceedings.
23. Delivery of a child in adoption.
24. Unexpected call for organ transplant of the insured person, relatives up to the second degree of consanguinity or affinity, or the companion of the Insured person:
   • The Insured Person, his/her spouse, ascendants or descendants up to the third degree of consanguinity or affinity.
   • The person travelling with the insured, included in the same booking.
25. Granting of an official bursary which prevents the completion of the journey.
26. Any illness of children aged less than 48 months who are insured by this policy or of a relative of the first degree of the insured person which occurs within the two days prior to the start of the journey, preventing it from being undertaken.
27. Death of a relative of third degree of kinship.
28. Signing of official documents by the Insured Person on the dates of the trip, exclusively before the Public Administration.
29. Judicial declaration of suspension of payments or bankruptcy of a company that prevents the insured from developing their professional activity communicated in writing after the trip reservation.
30. Extension to the Insured Person’s employment contract.

When Policy conditions or an excerpt of the same are required to be issued in a language other than Spanish, in the event of litigation, the conditions in the Spanish-language version shall prevail over all other language versions.

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PRICES

| Cancellation insurance | 3.09% of amount |

Do not forget...

• Limitation of compensation: 6.000 €
• This document is a sales overview of a merely informative nature. It is not of a contractual nature nor does it substitute the general terms and specifics of the policy. You can request a complete printout from your Travel Agency or request it from info@intermundial.es indicating your policy number.
• Coverage of this product is guaranteed by the Insurance Company Bilbao, whose information is included in the General Terms.
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