

SUMMARY OF COVERAGE PROVIDED BY THE POLICY
CONTRACTED BY : 99 @ACFC77C

1. This article provides for the costs of cancellation of the trip, and becomes effective when the policyholder notifies the Company the inclusion of the Insured in the policy and ends with the beginning of the trip (boarding the collective transport in which the trip is realized). The guarantee loses its validity if it's not contracted in the same time with the trip that is the object of the policy.
2. The Company will reimburse the cancellation costs of the trip charged to the insured and billed him by his supplier under its general selling conditions, always when the trip is cancelled before its start and because of one of the following reasons:
 - a) Illness or serious bodily injury or death:
 - Of the insured or their spouses, children, parents, grandparents, siblings, parents-in-law, sons-in-laws, daughters-in-law and brothers/sisters-in-law
 - During the trip, of the person in charge in the habitual residence with the minor or handicapped children of the insured
 - b) Calls, as a party, witness or juror to a court, unless the insured is informed of it before contracting the trip. The original judicial or administrative call will need to be presented.
 - c) Serious damages caused by fire, explosion, theft or force of nature, in its habitual or secondary residence, or in their own or rented business premises that would make them uninhabitable or would cause a serious risk of further mayor damages and which would justify the obligatory presence of the insured.
 - d) Professional dismissal of the Insured, not because of disciplinary reasons. In any case, this contract needs to have been concluded before the notification from the company to the employee.
 - e) Cancellation of the trip by the person to accompany the Insured, registered in the same time with the insured, and covered by the same contract, provided that the cancellation is done because one of the reasons listed above. If the insured decides to travel alone, additional expenses will be covered as individual supplements.
 - f) Joining a new job in a different company, with a formal contract and always when the incorporation occurs after the adherence to the insurance, and if the insured didn't have knowledge of the contract before adhering to the insurance.
 - g) Call for official civil service examinations, received after joining the insurance.
 - h) Air-, land- or ship piracy, which would make the trip – object of the insurance - impossible
 - i) Theft of the luggage or of the documentation, that would make it impossible for the insured to start his trip, provided that it occurs in the residence of the insured and up to 48 hours before starting the trip.
 - j) Knowledge after contracting the trip of the tax-system obligation to make a simultaneous declaration of the personal income tax, whose share to settle exceeds 601 €.
 - k) The relinquishment of a child.
 - l) Failure to get visas for unjustified reasons.
 - m) Forced transfer of work for a period exceeding three months.
 - n) The unexpected call for surgery.
 - o) The declaration of disaster area in the insured's residence or place of destination.
 - p) Obtaining a stay similar to the one contracted by a public lottery accredited by notary.
 - q) Police custody of the insured for non-criminal reasons.
 - r) Psychological or mental illness requiring more than seven days of hospitalization or comittal
 - s) Call for polling membership.
 - t) Declaration of insolvency or bankruptcy of the company.

3. As serious illness, in addition to that stated in II DEFINITION, is considered a health alteration confirmed by a medical professional, which, according to the Company's medical team's opinion would oblige the insured to stay in bed and would make the practice of any professional or private activity impossible

It is the duty of the Insured to notify the travel supplier or the Company of the cancellation of the journey as soon as he becomes aware of the event that causes the cancellation, the Company being relieved of any compensation to be paid as costs or penalization after the cause of cancellation is known, if the above obligation is not fulfilled.

To claim the compensation of this guarantee, the insured must submit the following documents:

1. Copy of the document proving the occurrence of the incident (medical or death certificate, fire report, police report, insurance report, etc). This document must reflect the date of occurrence (hospitalization, death, loss), the diagnosis or type of damage, the medical history or background, and the prescribed treatment.
2. Original invoice and / or receipt of the payment of the travel agency and a copy of travel voucher issued by the agency.
3. Copy or photocopy of the invoice for any cancellation of the wholesale retail travel agency and a copy of the general conditions of sale of the wholesaler.
4. Original document of cancellation issued by the travel agency and the cancellation fees invoice or credit note of it.

Specific exclusions from this warranty:

In addition to the General Exclusions to all the guarantees of this policy, described in Article 11 of these General Conditions, there is no coverage for the trip cancellations that originate from:

- a) cosmetic treatments, cure, or contraindication for the trip or for the vaccination, the impossibility to continue in certain destinations the advised preventative medical treatment.
- b) Epidemics, except for illness of the Insured.
- c) The failure to present by any cause the necessary documents for any trip, such as passport, visa, tickets, national identity document or certificates of vaccination.
- d) Non-urgent dental treatment and rehabilitation.
- e) Pre-existing diseases, provided that these have arisen during the 25 days prior to contracting the insurance.
- f) Voluntary rejection of travelling.
- g) No submission to official interdictions of any kind.
- h) Extensions of work contracts shift of work permissions, not passing the trial period.
- i) Trips contracted with more than 3 days prior to the subscription to the insurance.

**VERY IMPORTANT:
REQUESTS FOR REFUNDS OF ALL THE WARRANTIES MENTIONED ABOVE MUST BE SENT BY
THE INSURED DIRECTLY TO MAPFRE AND NOT TO THE TRAVEL AGENCY, NOR TO THE
WHOLESAKER.**

**TO REQUESTS THE OPENING OF THE FILE, YOU MUST CALL THE FOLLOWING PHONE:
MAPFRE - Dpto. Reembolsos**

Telf. 91 581 67 09