



IATI Backpacker

Cancellation coverage

Travel Cancellation Expenses

The INSURER will cover, up to the limit indicated in this policy's Particular Conditions and subject to the specific exclusions mentioned in these General Conditions, travel cancellation expenses generated by the INSURED PARTY, invoiced according to the travel Agency or travel suppliers' general conditions, provided that the Insured Party has cancelled before commencement of their travel and for one of the following reasons occurring after the taking out the insurance.

For the purposes of this policy, it is understood that management expenses, cancellation fees, if any, and any penalty that, in accordance with law or the travel conditions, may have been applied, are covered by this insurance.

1. For health reasons:

1.1 Death, serious bodily injury or serious illness:

Of the INSURED PARTY, their spouse, defacto partner or live-in partner, their first or second degree relatives - parents, children, siblings, grandparents, grandchildren - as well as uncles, aunts, nephews, nieces, step-parents, brothers-in-law, sisters-in-law, sons-in-law and daughters-in-law. It is not necessary that the illness of any first-degree descendants who are less than 24 months old be considered serious.

This coverage will also apply when the hospitalised or deceased person is a relative, as defined above, of the INSURED PARTY's spouse, defacto partner or live-in partner.

Of the person responsible for, during the trip, the Insured Party's children or disabled people under their care.

Of the INSURED PARTY's direct superior in their job, provided that this circumstance results in the Company in which they are employed preventing them from making the trip.

For the INSURED PARTY, serious illness is defined as an alteration of health requiring hospitalisation or the medical need for bed rest, within the seven days prior to the travel and that medically prevents the commencement of the travel on the scheduled date.

When the disease affects any of the aforementioned persons, other than the INSURED PARTY, the illness is considered serious when it implies hospitalisation or entails risk of imminent death.

For the Insured party, serious accident is defined as non-intentional bodily harm inflicted on the victim, occurring from a sudden external action and which, in the opinion of a medical professional, results in the impossibility of the INSURED PARTY to commence the travel on the scheduled date, and for any of the aforementioned relatives it entails risk of death.

- 1.2 Medical quarantine following an accidental event.
- 1.3 A call for the surgical intervention of the INSURED PARTY, including any prior medical tests that need to be carried out for such an intervention.
- 1.4 A call for medical tests for the INSURED PARTY or their first degree relative, made by the Public health System as a matter of urgency, provided they are justified by the seriousness of the case.
- 1.5 Citation for an organ transplant.
- 1.6 Need for the INSURED PARTY, their spouse, defacto partner or live-in partner to maintain bed rest, as recommended by medical prescription as a consequence of a risky pregnancy, provided that this risk began after contracting the policy.
- 1.7 Serious complications in pregnancy where medical recommendations require the Insured Party, their spouse, de-facto partner or live-in partner to rest or to be hospitalised, and provided the complications that have arisen have occurred after taking out the insurance policy and put the continuity or development of that pregnancy at serious risk.
- 1.8 Premature birth of the INSURED PARTY's child.

2. For legal reasons:

- 2.1 Summons, as a party, witness or jury for a Civil or Criminal Case.
- 2.2 Summons as a polling station staff or as a member for state, autonomous or municipal elections.
- 2.3 Summons to present and sign official documents.
- 2.4 Delivery of a child for adoption, when the date coincides with the dates of the trip.
- 2.5 Citation for divorce proceedings.
- 2.6 Unexpected denial of visas.
- 2.7 Police arrest for non-criminal causes.
- 2.8 The application of a traffic sanction totalling more than € 600, provided the infraction was committed and its sanction was made known to the Insured Party after the insurance was taken out.

2.9. Suspension of the Insured party's driving license if a vehicle was to be used as transportation for the travel and none of their companions could replace them as designated driver

3. For work reasons:

- 3.1. Professional and not disciplinary dismissal of the INSURED PARTY.
- 3.2. Presentation of the Redundancy document that directly affects the INSURED PARTY as an employee, whose workday is totally or partially reduced. This circumstance must occur after the insurance was taken out.
- 3.3. The INSURED PARTY starting a new job, in a different company, provided that they have an employment contract for this new job and that the incorporation occurred after taking out this Insurance policy. This coverage will also be valid when the Insured Party starts a new job after being unemployed.
- 3.4. Holiday change unilaterally decided by their employer.
- 3.5. Forced relocation for work.
- 3.6. If the dates of any public examinations summoned through a public body that the Insured party will sit are announced after the insurance has been taken out.
- 3.7. Extension of employment contract.

4. For extraordinary reasons:

- 4.1. Act of aerial piracy that makes it impossible for the INSURED PARTY to start their trip on the scheduled dates.
- 4.2. Declaration of a catastrophe or epidemic in the INSURED PARTY's home residence or destination of the trip.
- 4.3. Judicial declaration of suspension of payments or bankruptcy of the company in which the INSURED PARTY works.
- 4.4. Serious damages to the INSURED PARTY's main or secondary residence, or professional premises if they are the director of a company or self-employed, caused by fire, explosion, robbery or by the force of nature and their presence were essential.

5. Other causes:

- 5.1. When the Insured party must pay more than €600 to the tax department - the Ministry of Economics and Public Administrations - because of their end of year tax declaration.

5.2. Cancellation of the trip by the person who was to accompany the INSURED PARTY on the trip, provided they had registered their trip, which this contract covers, at the same time as the INSURED PARTY, and provided that the cancellation is due to one of the causes listed above and, because of that cause, the INSURED PARTY has to travel alone.

5.3. Breakdown or accident of the INSURED PARTY's vehicle that makes it impossible for the INSURED PARTY to start their trip.

5.4. Theft of documentation or luggage that makes it impossible for the INSURED PARTY to start their Trip

5.5. Cancellation of a wedding ceremony, when the insured holiday was for a honeymoon.

5.6. Winning the prize of a holiday and/or trip similar to the one contracted, free of charge, in a public lottery drawn before a Notary.

5.7. Granting of official scholarships that prevent the trip from being carried out.

In the event that for any of the reasons established in the TRAVEL CANCELLATION EXPENSES section, the INSURED PARTY transfers their trip to another person, the expenses incurred in the change of name will be covered by this insurance policy.

Supplementary expenses generated by the INSURED PARTY due to changes in the date to postpone the trip will also be covered, provided they do not exceed the expenses incurred in the event of cancellation.

SPECIFIC EXCLUSIONS OF THIS TRAVEL CANCELLATION EXPENSES INSURANCE:

Cancellations originating from the following are not covered:

- a) Aesthetic treatments, periodic revisions, treatments, recommendations against travelling by air, or recommendations against vaccinating, inability to follow recommended preventive medicinal treatment in certain areas, voluntary interruption of pregnancy
- b) Psychic, mental and depressive illnesses that do not require hospitalisations, or do so but for less than seven days.
- c) Illnesses that are being treated or have had medical attention within 30 days prior to both the date the travel was reserved and the date the insurance was taken out.
- d) In general, all cancellations that are the result of causes occurring at the time the insurance was taken out, and which were already known by POLICYHOLDER and/or INSURED PARTY.
- e) Having participated in gambling events, duels, crimes or fights except in cases of self-defence.
- f) Terrorism
- g) Not presenting essential documents for the entire travel, such as passport, visa, tickets, ID card or vaccination certificate.



- h) Pregnancy complications, except as indicated in points 1.6, 1.7 and 1.8.
- i) Incidents caused by radiation from nuclear transmutation or disintegration or radioactivity, as well as those derived from biological or chemical agents.
- j) Pandemics.