



# IATI Star/Premium

Cancellation coverage

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## Travel Cancellation Expenses

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ARAG shall provide, up to the economic limit expressly contracted as indicated in the Particular Conditions of the policy, and except for the exclusions cited in this policy, reimbursement for trip cancellation expenses that are charged to the Insured via application of the Agency's general terms and conditions of sale, or those of any of the travel providers, as long as the trip is cancelled before it begins for one of the following unexpected causes arising after the insurance is contracted and such causes prevent travel on the dates contracted

a) The death, hospitalisation for at least one night, serious illness or serious injury resulting from an accident of:

- The Insured, his/her spouse, ascendants or descendants to the first or second degree (parents, children, grandparents grandchildren), a sister or brother, brother-in-law or sister-in-law, son-in-law, daughter-in-law or parents-in-law.
- The person acting as the direct replacement for the Insured at his/her place of employment, as long as this circumstance prevents the Insured from travelling because his/her presence is demanded by the Company for which he/she works.
- The person responsible for the custody of under-age or disabled children at the Insured's habitual residence.during his/her journey,  
For the purposes of the Policy, the following meanings shall apply - Serious illness: health disorders verified by a doctor which oblige the patient to remain in bed and discontinue any professional or private activity within the twelve days preceding the planned journey.
- Serious illness: Alteration of health, ascertained by a medical professional, which obliges the patient to remain in bed or which implies the cessation of any professional or private activity within the 12 days prior to the planned trip.  
When the illness affects a person other than the INSURED, after the insurance has been contracted, it shall be understood as serious when hospitalization or the need to remain in bed and requires, in the opinion of a medical professional, the continuous attention and care of medical personnel or of the persons designated for this purpose, with prior medical prescription within the 12 days prior to the start of the trip.
- Serious accident: Any bodily injury deriving from a violent, sudden, external and unintentional cause of the injured party, the consequences of which prevent him/her from moving normally from his/her usual place of residence.  
When the accident affects a person other than the INSURED, after the insurance has been contracted, it shall be understood as serious when hospitalization or the need to remain in bed and requires, in the opinion of a medical professional, the continuous attention and care of medical personnel or of the persons designated for such purpose, prior medical prescription within the 12 days prior to the beginning of the trip.

The Insured Person must report the event immediately after it occurs. The Insurer reserves the right to conduct a medical examination of the patient to assess the gravity of the case and determine whether the cause truly prevents the start of the trip. If the illness does not require hospitalisation, the Insured must report the event making it necessary to cancel the trip within 72 hours.

b) The occurrence of a serious event which affects the Insured's property and makes his/her presence indispensable at his/her:

- Main residence
- Professional or business premises

c) Dismissal of the Insured from his/her employment. This guarantee will never be effective because of the expiry of a work contract, voluntary resignation or because the employee has not passed a probationary period. In all cases, the insurance policy must have been signed prior to receipt of written notification sent by the Company to the employee.

d) The appointment of the Insured to a new position in a different company with an employment contract for more than one year, provided that his/her appointment occurs later than the reservation for the trip and therefore the contracting of the Insurance.

e) The summons of the Insured as a party, witness or juror in a Civil or Criminal Court or Employment Tribunal. Any cases where the Insured is assigned to such a role in proceedings initiated prior to the contracting of the trip and the insurance policy shall be excluded. In all other cases, the summons must be subsequent to the contracting of the journey and the Insurance.

f) Because the Insured has to re-sit an examination at a University or College, provided that he/she is registered for all the subjects in the course and the trip was contracted before the original examination which he/she failed, making it necessary to re-sit the examination.

g) Cancellation of the trip by the person who was to accompany the Insured on the journey, who booked at the same time as the Insured and is insured under this same contract, provided that the cancellation is due to one of the causes set out above, the Insured thus having to travel alone.

h) For the INSURED testing positive by medical tests for coronavirus disease (COVID-19), provided it involves medical quarantine isolation or is considered a serious illness, upon medical prescription within 12 days prior to the start of the trip.

i) For severe coronavirus disease (COVID - 19) of a first-degree relative.

It is a necessary prerequisite for this guarantee to be contracted at the same time as the journey to which this Policy applies, or at most within 7 days

## **SPECIFIC EXCLUSIONS TO COVER FOR TRIP CANCELLATION EXPENSES**

In addition to the provisions of Article 8.A, Exclusions, in these General Terms and Conditions of the Policy, journeys cancelled for the following reasons are not covered by the guarantee:

- A) Cosmetic treatment, curative treatment, contraindications to air travel, the lack of or contraindication of a vaccination, the impossibility of following recommended preventive medical treatment in certain destinations, the voluntary interruption of a pregnancy, alcoholism, the consumption of drugs, except when these have been prescribed by a doctor and are taken according to the prescription.
- B) Chronic, pre-existing, or congenital illnesses of any traveller, when these conditions have become more severe or acute within a 30-day period prior to contracting the policy, regardless of age.
- C) Chronic, pre-existing, congenital, or degenerative illnesses affecting the family members described in the General Conditions for the Policy, when these are not insured persons and they do not suffer alterations in their condition that require outpatient care at a hospital emergency department or hospital admission, after the Policy has been contracted.
- D) Psychiatric, mental or nervous illnesses and non-hospitalised depressions or those which require hospitalisation for less than seven days.

- E) Participation in bets, competitions, duels, crimes, or fights, except in cases of legitimate selfdefence.
- F) Epidemics, pandemics, medical quarantine and pollution, both in the country of origin and destination of the trip, except for what is established in causes h and i.
- G) War (civil or foreign), declared or not declared, mutiny, popular uprisings, acts of terrorism, all effects of radioactive sources, and deliberate disregard of official prohibitions.
- H) Failure for any reason to present indispensable travel documents, such as passport, visa, tickets, identity card or vaccination certificate.
- I) Malicious acts, intentional self-harm, suicide or attempted suicide.