

- * By regular airline
- * By sleeping car
- * By road ambulance
- * By mobile IVU, etc.

The ambulance aeroplane is not territorial cover limited only for European and Mediterranean countries. The insurer will include the aerial ambulance repatriation coverage **world-wide** and limited expenses of 150.000 Euros of insured sum.

In cases of mild illness or minor injuries not requiring repatriation, the Insurer will take charge of the transportation by road ambulance from the place of the damage up to the place where the care required may be provided; the Insurer intervention ends at this point.

4. SENDING OF A SPECIALIST PHYSICIAN ABROAD

Should the seriousness of his/her health condition prevent the Insured to be immediately transferred to Spain as provided for in the previous coverage and the assistance he/she may be given **is not suitable according with the Insurer's medical services**, the Insurer will send a specialist physician to the place where the Insured is, until said transfer may take place.

The maximum limit for this coverage is 6.010,10 Euros.

5. SENDING MEDICINES ABROAD

The Insurer will, as well, send any pharmaceutical product having a vital interest for the treatment of the injuries or serious sickness happened during the trip, which is not available in the place where the sick or injured Insured is, the cost of said medicines being for the latter's account. The Insurer will only take charge of the consignment cost.

6. MEDICAL CONSULTING OR ADVISE FROM THE DISTANCE

Should the Insured require, in the course of his/her trip, any information having a medical character which cannot be obtained locally, he/she may require it from the Insurer over the telephone, through the Alarm Centres of the INTERNATIONAL SOS Group. Given the impossibility to establish a diagnose over the telephone, the information should be treated as a **mere suggestion**, and **the Insurer and/or the Insurer's medical services will not be held responsible, by any means**, for whatever damages that may stem for the interested party as a consequence of said information.

7. HOSPITALIZATION DEPOSIT ADVANCE

Whenever due to damage or sickness covered under the Policy, it is required that the Insured should stay in the Hospital Institution, the Insurer will take charge, up to the limit set in the coverage discussed under number 1 of this Policy, of the deposit that the Medical Centre may require in advance in order to accept the Insured.

8. SERVICE OF CLERICAL PROCEEDINGS FOR HOSPITALIZATION

The Insurer will co-operate in the arrangement of as many clerical proceedings as may be required for the acceptance of the Insured at the Hospital Institution.

9. EXTENSION OF STAY

Should the Insured, after having been hospitalized due to a risk covered by the Policy and after having been discharged, be unable to proceed with his/her trip due to doctor's orders and is in

need of staying at a hotel for his convalescence, the Insurer will pay, **up to 60,10 Euros/a day for a maximum of 10 days**, the boarding and lodging expenses.

10. TRAVEL COST FOR A COMPANION

In case the Insured must be hospitalized as a consequence of a risk covered by the Policy, **for a term longer than five (5) days**, the Insurer will furnish the person appointed by the Insured **(providing he/she has his/her residence in Spain)** with a round trip ticket for railway (first class), aircraft (tourist class) or the best fit public and collective to allow him/her turn to the patient.

11. ACCOMMODATION COST FOR A COMPANION

In the case previewed in the previous coverage, the Insurer will pay, the boarding and lodging expenditures for the companion.

This guarantee will be applicable even if the companion is travelling together with the Insured.

The limit for this coverage is 60,10 Euros /a day for a maximum of 10 days.

12. COSTS OF COMPANION'S RETURN TRIP

In case the Insured may be detained in hospital or is being transferred, **as a result of the damage or serious sickness covered under the Policy , and he/she were travelling with his/her spouse or next of kin relatives**, the Insurer will arrange for and take charge of the latter's transfer, by the most advisable public or collective means, to their place of origin or destination, **providing the above circumstances would prevent them from proceeding with their travel using the transportation means they were using**, and whenever said transfer cost to destination should not be higher than the cost of return to their domicile.

13. REPATRIATION OF MINORS

If the Insured was travelling accompanied by children younger than 18 years and they would remain unassisted **due to the damage, sickness or transfer of the former covered by this Policy, and they would be unable to resume their trip**, the Insurer will arrange for their return to the family home, sending a relative to pick them up or providing and air hostess, should it be required, to escort them, **using the most suitable public and collective transportation means**.

B) GUARANTEES IN CASE OF DEATH

14. EARLY RETURN

If the Insured is forced to discontinue his/her trip due to the decease of his/her spouse or next of kin relatives of he/her or his/her spouse, the Insurer will provide a round trip ticket for railway (first class) or aircraft (tourist class) enabling any of them to attend to the burial of his/her relative in any place **in Spain**.

In the event of a serious damage making uninhabitable the Insured's residence in Spain, the Insurer will also provide for his/her return.

15. TRANSFER OF MORTAL REMAINS

Should the Insured die in the course of a trip covered under this Policy, the Insurer will take care of the proceedings and expenses required to transfer the mortal remains up to the burial place in Spain.

16. ESCORT OF MORTAL REMAINS

In case no person will be available to escort the deceased Insured's mortal remains during their transfer, the Insurer will furnish the person appointed by whoever may have right for so doing, **a person who should have his/her domicile in Spain**, a round trip ticket by railway (first class), aircraft (tourist class) or the most advisable public and collective transportation means, to escort the corpse.

17. MORTAL REMAIN COMPANION'S STAY EXPENSES

In case there is a right to the above coverage and should the accompanying person be forced to stay at the place where the Insured deceased, **due to the proceedings involved in transferring the mortal remains**, the Insurer will take charge of his/her accommodation and lodging expenses **up to 60,10 Euros /a day for a maximum of 3 days**.

18. RETURN OF THE DECEASED'S COMPANIONS

In case the deceased Insured was travelling accompanied by his/her spouse or next of kin relatives, the Insurer will arrange for and take charge of the expenses involved in their return up to the family's domicile, should the above circumstances prevent them from resuming their trip with the transportation means being used by them.

C) GUARANTEES OF TRAVEL INCIDENTS

19. BAIL BONDS AND LEGAL DEFENCE

If, as the result of legal proceedings following a car accident occurring outside the home country or country of residence specified in the policy, the Insured requires a bail bond in order to obtain provisional release or needs to make advance payments of fees to obtain a defence counsel, he may request, subject to a formal agreement regarding the repayment of such sums.

The limit for this coverage is 6.010,10 Euros and 601,01 Euros respectively.

20. TRAVEL INFORMATION SERVICE

In the case of journeys arranged in advance, the Insured may ask Insurers, through the Emergency Centres, for basic information regarding bureaucratic formalities (passport, visas, customs, vaccinations, etc.) and other questions of a similar nature.

21. ASSISTANCE INFORMATION SERVICE

If required, the Insurer will report, through INTERNATIONAL SOS Group' Alarm Centres, by previously being authorized by the Insured for so doing, of any application for assistance or help operations having taken place.

22. URGENT MESSAGE SERVICE

Besides, the Insurer will transmit, through the above mentioned Alarm Centres, any urgent message arising from the application of the coverage as required by the Insured, **which cannot be normally sent through any other means**.

23. LOCATION OF MISSING LUGGAGE

In case of total or partial loss of luggage and/or personal effects, due to transportation, damage, fire or theft, the Insurer will provide assistance to the Insured to report the loss and make a claim, as well as in the searching and locating proceedings.

24. FORWARDING FORGOTTEN EFFECTS

Through this guarantee, the Insurer will organize the forwarding up to the Insured's domicile in Spain and assume all costs involved in such return of those objects the Insured has forgotten or has been stolen in the course of his/her trip abroad, providing they have been found and recovered.

The limit per damage and insured for this guarantee will be 120,20 Euros.

25. LOSS OF LUGGAGE

In case of total or partial loss of luggage and/or personal effects registered by collective public transportation means, the Insured will pay an indemnity **up to the limit 300,51 Euros per package with a limit of 601,01 Euros**, which will always be by excess of the amount collected from the transportation company and having complementary character, **it being required to file, in order to collect it, the supporting voucher of the collection of the relevant carrier's indemnity, as well as an itemized list of the luggage and its estimated value.**

26. DELAY IN ARRIVAL OF LUGGAGE

SOS shall pay the cost of obtaining necessary items, duly evidenced by a receipt, in the event of there being a delay of more than 12 hours in the arrival of the luggage, up to the limit of 120,20 Euros.

This indemnity shall, where applicable, be deducted from the indemnity in respect of cover under the preceding clause.

27. DELAY OF JOURNEY

When departure delay in the transport mean booked, in respect of a journey by aeroplane, train (except suburban trains) or ship (provided that the voyage commences or ends in a foreign port), where a confirmed ticket is already held, greater than 12 hours, SOS shall pay the indemnity of 120,20 Euros.

28. CANCELLATION OF JOURNEY

When, in a place other than the Insured's place of residence, and in respect of a journey by aeroplane, train (except suburban trains) or ship (provided that the voyage commences or ends in a foreign port), where a confirmed ticket is already held, there is a cancellation of the journey greater than 12 hours or with one night in the middle, regarding the departure timetable, SOS shall pay the indemnity of 601,01 Euros.

29. LOSS OF CONNECTION

In case of lack of connection between two journeys (by aeroplane, train, except suburban trains, or ship), previously confirmed, for the delay of the initial transport, SOS shall pay the indemnity of 120,20 Euros.

30. CANCELATION EXPENSES FOR TRIPS ABROAD

If the Insured is unable to travel abroad in a previously booked trip, due to his death, or to a serious illness or accident, or of his spouse, children, parents or brothers, SOS will bear the cost of the sums that will have to be disturbed for the cancellation, but always up to a maximum limit of 601,01 Euros.

To have the right to this coverage is required a firm claim of the amounts submitting the document in proof.

31. LOSS OF PERSONAL DOCUMENTS

In case, in the course of a trip **abroad**, the Insured lost or was stolen such personal documents as passports, visas, credit cards, identity documents, etc., the Insurer will co-operate in the arrangement of the relevant reports before the authorities or public or private bodies, and will also take charge of the expenses involved in the new insurance thereof, up to the limit of 150,25 Euros.

32. FAMILY HELP

If due to the application of cover n° 10 "TRAVEL COST OF A COMPANION" or cover n° 16 "ESCORT OF MORTAL REMAINS", the Insured's spouse should have to leave alone children, under 15 years of age, SOS will bear the cost of one person who will take care of the children, with a daily limit of 48,08 Euros /a day for a maximum of 7 days.

33) BACK BY HIGH COSTS OF HOSPITAL

The Insurer will pay back the cost of Insured, as a result of an accident or illness covered by the policy, had been hospitalized and discharged and as a result, had lost his return ticket to Spain for failure to appear in the means of transport on the date and time marked on the ticket back.

The limit for this coverage is 900 Euros.

EXCLUSIONS

A) EXCLUSIONS APPLICABLE TO THE GUARANTEES IN CASE OF ACCIDENT OR DISEASE

Are excluded from the Policy all damages being the consequence of the following:

- a) **Previously existing and/or congenital diseases, chronic diseases or ailments under medical treatment prior to starting the trip.**
- b) **General medical examinations, checkings or any examination or treatment having the character of preventive medicine, according with generally accepted medical criteria.**
- c) **Travels having the aim to receive a medical treatment.**
- d) **Pregnancy diagnose, follow-up and treatment, its voluntary interruption and delivery.**
- e) **Suicide, suicide attempt or self-injuries caused by Insured.**
- f) **Alcoholic beverage, drugs or medicament consumption, unless the latter have been prescribed by a physician.**
- g) **Treatment, diagnose and rehabilitation of mental or nervous diseases.**
- h) **Sexual transmission diseases, specially Acquired Immunodeficiency Syndrome (A.I.D.S.) and its related diseases.**
- i) **Purchase, implanting, replacement, extraction and/or repair of any kind of prosthesis, such as pacemakers, anatomic, orthopaedic or odontological parts, eyeglasses, lenses, hearing aids, crutches, etc.**

j) Odontological, ophthalmic or otorhinolaryngological treatments, save for emergency cases.

k) Special treatments, experimental surgery, plastic or repairing surgery and all others not acknowledged by the Western medical science.

l) Any medical expenditure of less than 45,08.

ll) Whenever damage takes place abroad, any medical expenditure incurred in Spain, even if it corresponds to a treatment prescribed or started abroad.

B) EXCLUSIONS APPLICABLE TO GUARANTEES FOR DECEASE CASES

Are excluded from the Policy:

a) Damages caused as a consequence of the Insured committing suicide.

b) Inhumation and funeral expenditures as well as coffin cost in the Transportation or Mortal Remains repatriation guarantee.

C) EXCLUSIONS APPLICABLE TO THE TRAVEL INCIDENCE GUARANTEES

Are excluded from the Policy:

a) Any luggage and/or personal belonging not checked by air, long run railway or regular line vessel.

b) Damages taking place in the Insured's home town for guarantees 26th, 27th, 28th and 29th.

c) Intrinsic value of documents owned as discussed in the coverage "Personal documents loss".

D) EXCLUSIONS APPLICABLE WITH GENERAL CHARACTER TO ALL GUARANTEES

Are excluded from the Policy all damages, situations or expenses consequential of:

a) Services not previously advised to Insurer and those for which no agreement has been obtained from it, unless for the assumptions of duly demonstrated material impossibility.

b) Professional practice of any sport, or winter sports, competition sports and notoriously dangerous or high risk activities as an amateur.

c) Intervention of any Official Emergency Assistance Body or cost of its services.

e) Rescue of persons at mountains, chasms, seas, forests or deserts.

f) Fraudulent acts on the part of Holder, Insured, Beneficiary or their relatives.

g) Risks arising from the use of nuclear energy.

h) Extraordinary risks such as war, terrorism, popular commotion, strike, acts of God and any other catastrophic character phenomenon or event that due to its magnitudes and seriousness are qualified as catastrophe or national calamity.

PROCEEDINGS IN THE EVENT OF DAMAGE

When an event giving rise to the rendering of any of the guarantees covered by the Policy takes place, **it will be an indispensable requirement that the Insured or his/her relatives, should the former be unable to do so by his/her own means, get in immediate contact with the Insured**, by call collect made to Madrid Alarm Centre, at the telephone:

34 91 572 43 43

34 91 359 95 75

In a force majeure case preventing that said report be sent as stated above, it will be sent as soon as the cause impeding it ceases.

When the contact is established, the Insured will state the policy number, the place where he/she is at the moment and a contact telephone number and will also inform in regard with the circumstances of the damage suffered and the kind of assistance he/ she is requesting.

After having received this notify, the Insurer will give it a file number and will set going all the mechanisms in its international organization in order to render the service required.