

INSURANCE ANNUAL TRAVEL

TABLE OF BENEFITS

Assistance		21. Advance of funds abroad 2.000 €	
1. Medical and health care assistance:		Baggages	
• Worldwide y Europe	2.500.000 €	22. Robbery and material damage to luggage.....	2.000 €
• Older than 75 años.....	50.000 €	23. Delay in the delivery of checked luggage (75 € each 12 hours).....	150 €
• Spain.....	5.000 €	24. Search, location and delivery of missing luggage.....	Included
2. Emergency expenses arising from the aggravation of a chronic or preexisting disease:		25. Procedure costs for the loss or robbery of documents.....	200 €
• Worldwide y Europe	50.000 €	26. Advance payment of legal assistance costs incurred abroad.....	250 €
• Spain.....	3.000 €	Cancellation	
3. Costs of urgent dental treatment.....	200 €	27. Trip cancellation expenses.....	4.000 €
4. Costs of urgent dental treatment accidentally.....	600 €	28. Trip abandonment.....	4.000 €
5. Daily indemnity due to hospitalisation (máx. 30 €/day).....	1.500 €	Delays and Loss of services	
6. Repatriation or medical transport of ill or injured persons.....	1.000.000 €	29. Interruption of the trip.....	4.000 €
7. Repatriation or transport of companions.....	1.000.000 €	30. Costs caused by a delay in the departure of a means of transport (50 € each 6 hours).....	400 €
8. Repatriación o transporte sanitario de menores o disminuidos.....	1.000.000 €	31. Costs caused by missing connections in the means of transport.....	700 €
9. Repatriation or transport of the deceased insured party.....	1.000.000 €	Accidents	
10. Travel by a person in the case of hospitalisation of the insured:		32. Accidents while travelling.....	30.000 €
• Family member trip costs.....	1.000.000 €	Civil Liability	
• Accommodation costs associated with the travelling family member (máx. 60 €/day).....	600 €	33. Civil liability guarantee.....	1.000.000 €
11. Convalescence in hotel (máx. 60 €/day).....	600 €	34. Advance payment of bail required abroad.....	21.000 €
12. Early return due to the death of a relative.....	1.000.000 €	35. Payment of legal assistance costs incurred abroad.....	1.500 €
13. Early return due to the hospitalisation of a relative.....	1.000.000 €	Catastrofe	
14. Early return due to a serious incident affecting the home or professional premises of the insured.....	1.000.000 €	36. Catastrofe Coverage.....	1.500 €
15. Transmission of urgent messages.....	Included		
16. Shipment of medications abroad.....	Included		
17. Opening and repair of security boxes and safes.....	200 €		
18. Loss of keys of the usual residence.....	100 €		
19. Interpreter service abroad.....	Included		
20. Cancellation of cards.....	Included		

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.

PRICES PER PERSON | Taxes included.

Annual Travel		Europe	Worldwide
		Individual	180,60 €
	Familiar	266,79 €	467,01 €

Each trip must not exceed 60 consecutive days.

RIGHT TO WITHDRAW INCLUDED

This guarantee shall be understood to include duly-accredited HANDLING COSTS, those of cancellation (if any) and any penalty which may have been applied in accordance with the law or the conditions of the trip.

1. Serious illness, serious accident or death of:

- The INSURED, his/her spouse or ancestors or descendants to the degree of consanguinity, affinity.
- A companion of the INSURED named in the same reservation.
- The professional locum of the INSURED, provided it is vital that the INSURED must then take over that position or responsibility.
- The person who is to take care of minor or disabled children during the time of the trip.

2. An unexpected call for surgical intervention:

- The INSURED, his/her spouse or ancestors or descendants to the degree of consanguinity, affinity.
- A companion of the INSURED named in the same reservation.
- The professional locum of the INSURED, provided it is vital that the INSURED must then take over that position or responsibility.
- The person who is to take care of minor or disabled children during the time of the trip.

3. Medical quarantine decreed by the health authorities after the inscription of the voyage which make it impossible to travel.

4. Serious complications during the pregnancy of the INSURED, or miscarriage, which, in the opinion of a medical professional, requires hospitalisation or rest.

- Births and complications during pregnancy from the seventh month of gestation are excluded.

5. Dismissal of the INSURED for non-disciplinary reasons, provided that, at the time the insurance policy was taken out, there had been no verbal or written notification.

6. Incorporation by the INSURED into a new job, in a different company, provided that it is with an employment contract and it occurs after the insurance policy was taken out and the INSURED had no knowledge of that circumstance when the reservation was made. This coverage shall also be valid if the INSURED was previously unemployed prior to taking up the job.

7. The forced transfer of workplace for a period of more than 3 months.

8. Presentation at official competitive examinations convened by a public agency after the insurance policy was contracted

9. Award of official grants which make it impossible to travel.

10. Summons to appear as a member of the jury or a witness before a Court of Justice.

11. Summons to serve as an electoral officer.

12. Denial of visas for unjustified reasons.

- The denial of visas when the INSURED has not taken the necessary steps in due time and form for the granting of the visa is expressly excluded.

13. Police custody of the INSURED for non-criminal reasons.

14. Giving up of a child for adoption.

- The prior formalities and travel necessary to formalise the giving up of a child for adoption or fostering are excluded.

15. Official summons to the INSURED in relation to divorce proceedings.

- Summonses for formalities with his or her own lawyer are excluded.

16. Official declaration of a disaster area at the INSURED PARTY's place of residence or the travel destination. The declaration of a disaster area at the place of transit towards the travel destination is also covered by this guarantee, provided that that is the only way to reach the destination. For this cause, a maximum sum of compensation per claim of €30,000 is established.

17. Theft of documents necessary to make the trip.

18. The obtainment of a trip and/or stay similar to that contracted, at no cost, in a public lottery and before a notary public.

19. Acts of air, land or sea piracy which make it impossible for the INSURED to start or continue the trip. Terrorist acts are excluded.

20. Cancellation by the persons who are to accompany the INSURED, up to a maximum of two, registered for the same trip and insured in this same policy, provided that that cancellation is as a result of one of the causes envisaged in this guarantee and, due to it, the INSURED has to travel alone. People under the age of 18 are excluded.

21. Knowledge, after the reservation was made, of the obligation in regard of the tax authority to make an additional declaration of earnings, where the amount to be paid exceeds €600.



Do not forget...

- The geographical scope of cover for Europe includes: Algeria, Cyprus, Egypt, Israel, Lebanon, Libya, Morocco; Palestine, Syria, Tunisia, Turkey and Jorda.
- Coverage of this product is guaranteed by MANA, whose information is included in White Horse Insurance Ireland dac.
- Prices valid up to 31/01/2021.
- This product is not valid for cruise trips.



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Annual Travel Insurance
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