



GENERAL PRE-CONTRACTUAL INFORMATION

Identification

This website (hereinafter, the "Website") is available to Internet users by FIT 2 TRIP SPAIN, S.L. (hereinafter "Fit 2 Trip Spain" or "the external collaborator"), acting as an external collaborator of the insurance broker INTERMUNDIAL XXI, S.L. (hereinafter "INTERMUNDIAL" or the "broker").

INTERMUNDIAL is a Spanish company, domiciled in Madrid, C/ Irun, 7, Zip Code 28008, with CIF B81577231, email info@intermundial.es, which holds the status of insurance broker, and is registered in the administrative register of insurance and reinsurance distributors of the Spanish supervisory authority, Directorate General of Insurance and Pension Funds, with registration number J-1541. registered in the Commercial Register of Madrid, volume 11482, book 0, folio 149, sheet number M-180.298; It also has liability and financial capacity insurance according to current legislation.

The external collaborator FIT 2 TRIP SPAIN is a Spanish company, domiciled in Madrid, Paseo de Recoletos, No. 27, 4th Floor, ZIP Code 28004, email info@fit2trip.com, C.I.F. B88600457, registered in the Commercial Register of Madrid, volume 40369, folio 12, sheet M-717071.

Professional Independence

INTERMUNDIAL carries out its activity free of ties that imply dependence of any kind in relation to any insurer. In this sense, it offers independent and objective advice, professional, personalised and impartial according to the needs of the users. The options and offers to which the user can adhere and/or are presented, are the result of the independent and objective advice provided by INTERMUNDIAL who, among insurance of the same type of different insurers, proposes the one that, according to their professional opinion, best adapts to the needs of the applicant, taking into account both the information provided by them and their experience and trajectory in the market.

As an external collaborator of INTERMUNDIAL, FIT 2 TRIP SPAIN carries out insurance product distribution activities on behalf of INTERMUNDIAL and under the direction, responsibility and financial capacity of the INTERMUNDIAL insurance broker.

Independence of our activity

No insurer or reinsurer, insurance agent natural or legal person or its parent companies holds a direct or indirect share of ten percent, or higher, in the share capital or voting rights of INTERMUNDIAL or FIT 2 TRIP SPAIN. Similarly, INTERMUNDIAL and FIT 2 TRIP SPAIN are not

present by themselves, nor through representatives of any kind, in the administrative body of an insurer or reinsurer or have a direct or indirect share of 10% or greater in the share capital or voting rights of any insurer or reinsurer.

Personal data

In order to provide the service, it is necessary to process the personal data of customers. All information you provide through the pages of the Website for the above or any other purposes, must be truthful. For these purposes, You guarantee the authenticity of all data that you communicate and will keep the information provided up to date in a way that responds, at all times, to the actual situation of the User. In any case, the User will be solely responsible for the false or inaccurate statements made and for the damages caused to the owner, or to third parties, due to inaccurate or erroneous information provided.

During the purchase process you must identify yourself with first and last name, address, email address and telephone; you can modify the information recorded at any time by sending an email to the Customer Service Team at: customerservice@fit2trip.com.

For more information about the processing of your personal data on the Website please refer to the Privacy Policy.

Product offering and validity

Please make sure that you have read the particular Conditions of the specific insurance policies and be aware of the price of the product and that it meets your needs.

In compliance with current regulations, information is provided about the existing insurance products, their characteristics and prices according to the needs and data provided by the User.

However, INTERMUNDIAL and FIT 2 TRIP SPAIN reserve the right to withdraw, replenish or change the products offered through the website, by simply changing the content of the website and without the need to send specific communication of any kind. In this way, the products offered at any time by the Website will be governed by the General Conditions of Contract in force in each case. Likewise, INTERMUNDIAL and FIT 2 TRIP SPAIN will have the power to stop offering, without prior notice and at any time, access to the products mentioned.

Frequency with which the information of the distributors is updated

The continuous analysis of the insurance companies that operate in the Spanish insurance market and of the products that are incorporated into the distribution activity requires that our information be constantly reviewed, which allows us to keep the information that we provide up to date through our website.

Insurers on which products are offered and the contractual relationship with the mediator

We offer the customer insurance products from different insurance companies, whose data are expressly collected in the terms of the insurance policy.

As for the contractual relationship with insurance companies, it is based on a commercial contract, without affecting our professional independence.

Remuneration and its nature

Our activity in the distribution of insurance is professional and therefore remunerated under commissions, in accordance with the provisions of Article 156.3 of Royal Decree-Law 3/2020, of February 4.

Such remuneration is paid by the insurer to FIT 2 TRIP SPAIN, so it does not constitute an additional cost to the payment of the amount of the premium to be paid by the customer to the insurer.

Essential product features

The products offered incorporate the essential characteristics of the same. The user will find a PDF file with all the features and pre-contractual information or the full content of the insurance product conditions in the form of a copy of the policy wording.

Prices

All products indicate a sale price in Euros.

The computerised processes used by the brokerage in the selection and consultation of the insurers and in the comparative exercise of the product most appropriate to the needs required by the customer, allow to obtain sufficient information of the final characteristics of the same that allow to transfer to the customer, in each case, the accurate knowledge of whether the price offered is guaranteed or if, on the contrary, constitutes an approximate price subject to a greater understanding of the uniqueness of the risk to be insured.

Methods of payment and execution of the order

The customer will be able to pay the amount of his order with any credit card except American Express.

The amount of the payment includes the premium of the insurance contract and the fees that will be received by FIT2 TRIP SPAIN and INTERMUNDIAL for their participation in the intermediation in the insurance contract. Please refer to the breakdown of the payment in the general and particular conditions of the subscribed policy, as well as in the contractual documentation that will be sent once the insurance products are contracted with INTERMUNDIAL and FIT 2 TRIP SPAIN.

Where the amount of a purchase has been charged fraudulently or improperly using a payment card number, the holder may demand the immediate cancellation of the charge. In such a case, the corresponding debit and reimbursement entries in the accounts of the supplier and holder shall be made as soon as possible.

However, if the purchase had been effectively made by the cardholder and the demand for return was not a consequence of having exercised the right of withdrawal or resolution and, therefore, had unduly demanded the cancellation of the corresponding charge, that charge will remain liable to INTERMUNDIAL and FIT 2 TRIP SPAIN to compensate for damages caused as a result of said cancellation

Confirmation documentation

After the purchase process the customer will receive a confirmation of the same by email, it is essential that during the registration of the user a valid email is identified. If in 24 hours from the end of the order you do not receive the confirmation, please contact FIT 2 TRIP SPAIN by sending an email to the Customer Service Team at customerservice@fit2trip.com

Website language

All the contents of the website are in Spanish and English.

Right of withdrawal

There is a period of 14 calendar days from the date on which the insurance is contracted, during which, the policy can be cancelled and the premium paid refunded, provided that no claim has been made and that the trip to be insured has not started. If after this period, you wish to cancel the policy, you will not be entitled to any refund. In the case of a travel insurance policy that includes cancellation coverage, there is no procedure to exercise the right of withdrawal, since the coverage is simultaneous with its acquisition. If it is a travel insurance policy with no cancellation coverage, and the travel start date is within 14 days of the date of purchase, you may cancel before the start date of the trip and the full amount will be refunded.

For the exercise of the right of withdrawal, you must contact FIT 2 TRIP SPAIN by sending an email to customerservices@fit2trip.com, in which you must indicate first name, surname, ID number, policy number and locator of the contracted policy. Once verified that it meets the requirements for its return described above, the amount of the contracted product will be credited, in the same means of payment in which the initial purchase was made. You can contact FIT 2 TRIP SPAIN via phone number +34 912 903 344 for any questions or queries. In the event that you do not qualify for a refund, you will be informed of the reasons for the rejection of your request via email.

Complaints

For complaints relating to the purchase of the travel insurance policy please contact FIT 2 TRIP SPAIN by writing to the Customer Services Team at: customerservices@fit2trip.com

Or telephone +34 912 903 344

Or via post at: C/ Irun, 7, Madrid, 28008

For all other complaints relating to the travel insurance policy, you can write to the Complaints Team, who will arrange an investigation, at: reclamaciones@ipartner.es

Or telephone +34 938 000 297

If, after our investigation is complete, it is impossible to reach an agreement, you may have the right to make an appeal to the independent mediator by writing to:

General Directorate of Insurance and Pension Plans

Complaint Department, Paseo de la Castellana, n.º 44, 28046 Madrid

Modifications

INTERMUNDIAL and FIT 2 TRIP SPAIN reserve the right to make the modifications it deems appropriate, without prior notice, to these General Conditions. Such modifications may be made, via their websites, by any form admissible in law and will be mandatory at the time they are published on the Website. However, INTERMUNDIAL and FIT 2 TRIP SPAIN reserve the right to apply, in certain cases, Particular Conditions of Contract within their policies in preference to these General Conditions where appropriate and/or necessary.

Understanding and acceptance

As a customer you expressly declare to know, understand and accept the conditions of use and these general conditions of contract. Likewise, you declare to be of legal age and to have the legal capacity and the necessary ability to access the Website and to contract through it.

Jurisdiction

The relationship between the user and INTERMUNDIAL and FIT 2 TRIP SPAIN will be governed by the current regulations in force and applicable within the territory of Spain. If any dispute arises, the parties may submit their disputes to arbitration, or go to ordinary jurisdiction in compliance with the rules on jurisdiction and competence in this regard.