

# Travel Insurance

## Insurance Product Information Document

**Insurer:** Inter Partner Assistance SA

**Product:** Medical Only Standard Policy

**Broker:** Fit 2 Trip is an Auxiliar Externo of INTERMUNDIAL XXI SL (RDGSFP J-1541)

This document does not contain the full terms and conditions of the cover, which can be found in the policy wording which should be read in conjunction with the Policy Certificate. It is important that you read all these documents carefully.

### What is this type of insurance?

Travel Insurance consists of different assistance and cancellation benefits which provide traveller protection for an insured person who travels within the territorial area contracted.



### What is covered?

- ✓ Curtailment, maximum: €3,000
- ✓ Curtailment, Excess: €100
- ✓ Medical Expenses, Maximum within Spain: €50,000
- ✓ Medical Expenses, Maximum in rest of the world: €1,000,000
- ✓ Infants born following Complication of Pregnancy: €75,000 (or €200,000 for trips to USA or Caribbean)
- ✓ Repatriation Expenses: €2,000,000
- ✓ Transport costs for escorts: €2,000,000
- ✓ Return Home of Children: €2,000,000
- ✓ Funeral Expenses and Repatriation of mortal remains: €2,000,000
- ✓ Emergency Medical, Excess: €1000

### Optional covers:

- ✓ Winter Sports Equipment: €1,500
  - Limit per Article/Par/Set: €375
  - Winter Sports Equipment, excess: €100
- ✓ Winter Sports Equipment Hire: €500
  - Per 24 hrs: €50
- ✓ Lift Pass: €500
  - Per 24 hrs: €50
- ✓ Ski-Pack: €500
  - Per 24 hrs: €50
- ✓ Piste Closure: €500
  - Per 24 hrs: €50
- ✓ Avalanche Benefits: €500
  - Per 24 hrs: €50
- ✓ Golf Equipment: €1,500
  - Limit per Article/Pair/Set: €375
- ✓ Golf Equipment, Excess: €100
- ✓ Golf Equipment Hire: €500
  - Per 24 hrs: €50
- ✓ Green Fees; €500
  - Per 24 hrs: €50
- ✓ Business Equipment: €1,000
  - Limit per Article/Pai/Set: €500
- ✓ Business Equipment, Excess: €50
- ✓ Business Money: €500

- Business Money, excess: €50
- ✓ Replacement Business Colleague: €1,500



## What is not insured?

These general exclusions apply throughout your policy. We will not pay for claims arising directly or indirectly from:

- ✘ Any pre-existing medical conditions unless you have declared ALL pre-existing medical conditions to us and we have written to you accepting them for insurance.
- ✘ Under all sections, any claim not arising from the circumstances listed in WHAT IS COVERED.
- ✘ Claims where you have not provided the necessary documentation requested by us on at your expense.
- ✘ Your engagement in or practice of: manual work, flying (except as a fare paying passenger in a fully-licensed passenger-carrying aircraft), the use of motorised two or three wheeled vehicles unless an applicable current driving licence is held allowing the use of such vehicles in your country of residence and your trip destination and a crash helmet is worn, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions, track-driving, or any tests for speed or endurance.
- ✘ Sports and Activities are only covered on an incidental, non-competitive and non-professional basis. Under no circumstances will any activities not listed in the policy wording be covered regardless of whether undertaken as part of an organised excursion or event.
- ✘ Grade 2 and Grade 3 sports and activities are not covered unless the additional premium has been paid and are shown as active on your travel insurance certificate.
- ✘ Your pursuit of Winter Sports unless the appropriate additional premium has been paid and WINTER SPORTS is shown on your travel insurance certificate. However, even if Winter Sports cover is included you are still not covered for the following activities: skiing against local authoritative warning or advice, off piste skiing or snowboarding where an avalanche warning of more than 2 is in place, ski stunting, free-style skiing, ice hockey, bobbing, tobogganing, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons.
- ✘ Any claim resulting from you attempting or committing suicide; deliberately injuring yourself; using any drug not prescribed by a medical practitioner, being addicted to, abusing or being under the influence of drugs, or alcohol.
- ✘ Self-exposure to needless peril (except in an attempt to save human life).
- ✘ Any claim resulting from your involvement in a fight except in self-defence.
- ✘ Your travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- ✘ Your own unlawful action or any criminal proceedings against you or any loss or damage deliberately carried out or caused by you.
- ✘ Any other loss, damage or additional expense following on from the event for which you are claiming. Examples of such loss, damage or additional expenses would be the cost incurred in preparing a claim, loss of earnings, loss or costs incurred arising from the interruption of your business, inconvenience, distress, or loss of enjoyment.
- ✘ Operational duties of a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under the CANCELLATION and CURTAILMENT sections of the policy.
- ✘ Any claim where you are entitled to indemnity under any other insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other insurance, or any

amount recoverable from any other source, had these benefits not been effected.

- ✘ Your travel to a country or specific area or event to which a government agency in the country of residence or the World Health Organisation has advised the public not to travel, or which are officially under embargo by the United Nations.
- ✘ You climbing, jumping or moving from one balcony to another regardless of the height of the balcony.
- ✘ Any costs you would have been required or been expected to pay, if the event resulting in the claim had not happened.
- ✘ Any circumstances you are aware of that could reasonably be expected to give rise to a claim under this policy.
- ✘ Costs of telephone calls or faxes, internet charges unless they are documented as costs to contact AXA Assistance.
- ✘ A condition for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
- ✘ War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under EMERGENCY MEDICAL EXPENSES, HOSPITAL BENEFIT unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any trip.
- ✘ Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
- ✘ Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

To see the specific restrictions for each benefit, refer to the [policy wording](#)



## Are there any restrictions on cover?

- ! Any pre-existing medical conditions unless you have declared ALL pre-existing medical conditions to us and we have written to you accepting them for insurance.
- ! War, civil commotion, terrorism (except under Emergency Medical Expenses unless caused by nuclear, chemical or biological attack).
- ! Sonic bangs, radioactive contamination.
- ! There are a number of sports, activities and winter sports that are excluded - please see SPORTS AND ACTIVITIES.
- ! Wilful, self-inflicted injury, solvent, drug or alcohol abuse.
- ! Unlawful actions and any subsequent legal proceedings brought against you.
- ! Your travel to a country or specific area or event to which a government agency in the country of residence or the World Health Organisation has advised the public not to travel, or which are officially under embargo by the United Nations.
- ! Under all sections, any claim not arising from the circumstances listed in WHAT IS COVERED.
- ! Claims arising from alcohol; we do not expect you to avoid alcohol during your trip, but we will not cover any claim arising where you have consumed so much alcohol that you have notably impaired your faculties and/or judgement and you need to make a claim. Your claim will also be declined where you refuse to allow the treating doctor, medical facility or police to complete appropriate testing such as breathalyser or blood tests and/or you refuse to make the report available to us.



## Where am I covered?

You will be covered in the territory described in the particular conditions of your policy certificate. Please refer to your policy certificate for specific details.

These are the territory limits:

- a) **Europe:** The continent of Europe, including all countries west of the Ural Mountains and countries bordering the Mediterranean Sea including: Algeria, Egypt, Israel, Lebanon, Morocco, Tunisia & Turkey, islands in the Mediterranean, the Canary Islands, Madeira, the Azores and Iceland.
- b) **Worldwide Excluding Canada, the Caribbean, China, Hong Kong, Mexico, Singapore & the USA:** All countries in the world, excluding Canada, the Caribbean, China, Hong Kong, Mexico, Singapore & the USA
- c) **Worldwide:** All countries worldwide.



## What are my obligations?

You must comply with the following conditions to have the full protection of this policy. If you do not comply we may at our option refuse to deal with your claim, or reduce the amount of any claim payment.

1. You must comply with our Important Health Requirements. There will be no cover under EMERGENCY MEDICAL EXPENSES, CANCELLATION or CURTAILMENT unless each insured person, who must make a medical health declaration in respect of the period for which insurance is required, has declared ALL pre-existing medical conditions to us and we have accepted them in writing. Any medical information you give us will be treated as strictly confidential. We will not pass your medical information to anyone without your specific authority. We will use it to decide whether or not we can cover you and we will refer to it in the event of any claim.
2. The maximum age limit is 85 years inclusive. If you reach the age of 86 during the period of insurance, cover will continue until the end of that period of insurance but not thereafter.
3. You must take all reasonable care and precautions to prevent a claim happening. You must act as if you are not covered and take steps to minimise your loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
4. If you need to curtail your trip you must contact us on +34 938 000 297. We are open 24/7 for advice and assistance with your return home. We will also arrange transport home if you have news of serious illness, deterioration or death of a close relative at home.
5. You must tell us as soon as possible in the event of an emergency or if you are hospitalised (any outpatient treatment, minor illness or injury (excluding fractures) costs must be paid for by you and reclaimed).
6. You must pay the appropriate premium for the full number of days comprising your planned trip.
7. We ask that you notify us within 28 days of you becoming aware that you need to make a claim and that you return your completed claim form and any additional information to us as soon as possible.
8. You must report all incidents to the local police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.
9. You must not abandon any property for us to deal with and keep any damaged items as we may need to see them.
10. You must provide all necessary documentation requested by us at your expense. We may also request more documentation than what is listed to substantiate your claim. If you do not provide this any claim may be refused.
11. You or your legal representatives must send us at your own expense all information, evidence, medical certificates, original invoices, receipts, reports, assistance that may be needed including details of other insurance policies that may cover the claim. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills. Please keep copies of all documents sent to us.
12. The policy excess, as and when applicable, will be deducted in respect of each insured person and each and every incident.
13. You must not admit, deny, settle, reject, negotiate or make any arrangement for any claim without our permission.
14. You must tell us and provide full details in writing immediately if someone is holding you responsible for damage to their property or bodily injury to them. You must immediately send us any writ or summons, letter of claim or other document relating to your claim.
15. In the event of a claim and if we require it, you must agree to be examined by a medical practitioner of our choice, at our expense as often as may be reasonably necessary prior to paying a claim. In the event of your death we may also request and will pay for a post-mortem examination.
16. If we provide transportation or settle your claim and as a result you have unused travel ticket(s) you must surrender those tickets to us. If you do not, we will deduct the amount of those tickets from any amount paid to you.
17. We have the right, if we choose, in your name but at our expense to: take over the settlement of any claim; take legal action in your name to get compensation from anyone else for our own benefit or to get back from anyone else any payments that have already been made; take any action to get back any lost property or property believed to be lost.
18. If you or anyone acting for you in any respect, attempts to gain funds, information or other assets by deception or any other illegal means, including deliberate misrepresentation or omission of facts in order to misrepresent the true situation, this policy shall become void. We may inform the police and you must repay to us any amount already received under the policy.
19. If we pay any expense which is not covered, you must pay this back within one month of our asking.
20. We will make every effort to apply the full range of services in all circumstances as shown in the policy. Remote geographical locations or unforeseeable adverse local conditions may prevent the normal standard of service being provided.
21. You must claim against your private health insurer, state health provider and/or other travel insurer first for any expenses.



## When and how do I pay?

The insurance contractor is obliged to pay the premium in the moment of the formalisation of the contract. Unless otherwise agreed, it will be a one-time payment. Depending on the agreement with the company, the payment of the premium may be made through direct debit, bank transfer or card.



## When does my cover start and end?

The duration of the coverage of your insurance will depend on the specific conditions of your policy. Please refer to your policy certificate for specific details:

- a) **Single Trip:** You will be covered from the first day to the end of the period of insurance shown on your policy certificate, but not in any case exceeding the period shown in your policy certificate. Cover for cancellation of your trip begins the day you purchase the policy and ends at the start of your trip.
- b) **Annual Multi-Trip:** You will be covered during the period stated in your policy certificate. During this period, any trip not exceeding 31 days is covered with a maximum of 90 days during the period of insurance. Cover for cancellation under Annual Multi Trip policies starts on the policy start date or at the time you book the trip, whichever is later.
  - i. **Winter Sports** cover within an Annual Multi-Trip policy is limited to 17 days in total in each period of insurance (if you have paid the appropriate Winter Sports premium to include this cover). Cover for cancellation starts on the policy start date or at the time you book the trip, whichever is later.

Any trip that had already begun when you purchased this insurance will not be covered, except where you renew an existing annual multi trip policy which fell due for renewal during the trip and there is no gap in cover.

Cover cannot start after you have left your home in the country of residence. Each trip must begin and end in the country of residence.



## How do I cancel the contract?

### **Statutory Cancellation Rights**

You may cancel this policy within 14 days of receipt of the policy documents (new policies) or for ANNUAL MULTI TRIP policies the renewal date (the Cancellation Period) by writing to or calling us during the Cancellation Period. Any premium already paid will be refunded to you providing you have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. Any cancellations after this 14-day period will not be refunded.

### **Cancellation Outside the Statutory Period**

You may cancel this policy at any time after the Cancellation Period by writing to us at the address shown on your policy certificate. If you cancel after the Cancellation Period, no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days' notice by registered post to your last known address. A pro-rata refund of your premium may be made.

### **Non-payment of premiums**

We reserve the right to cancel this policy immediately in the event of non-payment of the premium.