Travel Insurance

Insurance Product Information Document
Company: Inter Partner Assistance S.A.
Member state of registry: Belgium, Avenue Louise 166, 1050, Brussels
Registration number: 0415.591.055
Product: Fit 2 Trip Medical Only - Basic

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Full details about the product is provided in your policy documents.

What is this type of insurance?

This insurance provides assistance in the event of certain travel emergencies, which impact the safety and security of you, your travel companions or your close relatives.

What is insured?

- ✓ Curtailment - up to €1,000
- ✓ Medical Expenses - up to €6,000 within Spain
- ✓ Medical Expenses - up to €100,000 in the rest of the world

What is not insured?

Curtailment

- × Any claim arising directly or indirectly from circumstances known to you prior to the date you purchased the policy or the time of booking or commencing any trip (whichever is later) which could reasonably have been expected to give rise to a claim.
- × Any costs for curtailment of the trip due to bodily injury or illness where you do not provide a medical certificate from the medical practitioner treating the injured/ill person, stating that it was necessary for you to cancel and prevented you from travelling or return to your country of residence due to bodily injury or illness.

Medical Expenses

- × Claims where you unreasonably refuse the medical repatriation services we agree to provide and pay for under this policy. If you choose alternative medical repatriation services you must notify us in writing in advance and it will be at your own risk and own cost.
- × Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.

Are there any restrictions on cover?

- ! Any claims arising directly or indirectly as a result of 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.
- ! Claims where you have not provided the necessary documentation requested by us on at your expense. We may also ask for more documentation than what is listed to substantiate your claim.
- ! Your travel to a country, specific area or event when the Travel Advice Unit of the Ministry of Foreign Affairs or regulatory authority in a country to/from which you are travelling has advised against all travel or all but essential travel.

Where am I covered?

Spain

✓ Cover is available for trips made within Spain (including the Balearic and Canary Islands).

Europe

✓ Cover is available for trips made to 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, Madeira, the Azores and Iceland

Worldwide Excluding Canada, the Caribbean, China, Hong Kong, Mexico, Singapore & the USA

✓ Cover is available for trips made to all countries worldwide, Excluding Canada, the Caribbean, China, Hong Kong, Mexico, Singapore & the USA.

Worldwide

✓ Cover is available for trips made to all countries worldwide.

PLEASE NOTE: Any trips to a country, specific area or event when the Travel Advice Unit of the Ministry of Foreign Affairs or regulatory authority in a country to/from which you are travelling has advised against all travel or all but essential travel are not covered.

In addition, any trips to following countries are NOT covered: Iran, North Korea, Sudan, South Sudan, Syria, Belarus, Democratic Republic of Congo, Somalia or Zimbabwe.

What are my obligations?

- 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.
- 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.
- 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.

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 the cover start and end?

SINGLE TRIP

- the period of the trip, not exceeding the period shown on the travel insurance certificate. Cover for cancellation of your trip begins when you purchase the policy and ends at the start of your trip.

ANNUAL MULTI-TRIP

- the period stated in the travel insurance certificate. During this period, any trip not exceeding 31 days is covered. Winter Sports cover 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.

EXTENSION TO THE PERIOD OF INSURANCE

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.

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. 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. No refund of premium will be made.

NON PAYMENT OF PREMIUMS

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