



# IATI STANDARD

Cancellation coverage

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## Travel Cancellation Expenses

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ARAG shall provide, up to the economic limit expressly contracted as indicated in the Particular Conditions of the policy, and except for the exclusions cited in this policy, reimbursement for trip cancellation expenses that are charged to the Insured Person and billed to him/her via application of the Agency's general terms and conditions of sale, or those of any of the travel providers, as long as the travel is cancelled prior to its initiation and for one of the following unexpected causes after contracting of the insurance, when such causes prevent travel on the contracted dates

a) Due to the death of, or hospitalization for at least one night of, or serious illness or serious injury by accident of the:

- Insured, spouse, or ancestors or descendants to the first or second degree (parents, children, grandparents, grandchildren), a sister or brother, brother-in-law or sister-in-law, son-in-law, daughters-in-law or parents-in-law.

- Person serving as the direct replacement for the Insured Person at his/her job, as long as this circumstance prevents the Insured Person from travelling by demand of the Company at which he/she is employed.

- Person in charge, during the Insured's journey, of the custody in the habitual residence of underage or disabled children.

For Insurance coverage purposes, the following meanings shall apply:

- Serious illness: health disorders verified by a doctor which oblige the patient to remain in bed and discontinue any professional or private activity within the twelve days preceding the planned journey.

- Serious accident: any bodily injury arising from a violent, sudden, external cause beyond the control of the injured person whose consequences prevent normal travel away from his/her habitual residence.

When an illness or accident affects any of the aforementioned persons, other than the persons insured under this policy, it shall be considered as serious when, after the policy is contracted, it involves hospitalisation or the need to remain in bed and requires, in the opinion of a medical professional, continuous attention and care by health-care personnel or persons designated for this purpose, in accordance with a doctor's orders, within the 12 days prior to the start of the trip.

The Insured Person must report the event immediately after it occurs. The Insurer reserves the right to conduct a medical examination of the Insured Person to assess the coverage for the case and determine whether the cause truly prevents the start of the trip. However, if the illness does not require hospitalisation, the Insured Person must report the event within the 72 hours following the event originating the cause for cancellation of the trip.

b) Due to the occurrence a serious event which affects the Insured's property and makes indispensable his/her presence at the:

- Main residence.
- Professional or business premises.

- c) Due to dismissal of the Insured from his/her employment. This guarantee will never be effective due to a termination of a work contract, voluntary resignation or for not having passed the trial period. In all cases, the insurance policy must have been signed prior to receipt of written notification sent by the Company to the employee.
- d) The appointment of the Insured to a new position in a different company with an employment contract, provided that his/her incorporation occurs later than the reservation for the trip and therefore the contracting of the Insurance.
- e) The summons of the Insured as a party, witness or juror in a Civil or Criminal Court or Employment Tribunal. Any cases where the insured party is assigned to such a role by processes initiated prior to contracting of the trip and the insurance policy, shall be excluded. For the rest of appearances, the summons must be subsequent to the contracting of the journey and the Insurance.
- f) Because the Insured has to re-sit an examination at a University or College, provided that he/she is registered for all the subjects in the course and the journey was contracted before the original examination which he/she failed, making it necessary to re-sit the examination.
- g) Cancellation by the person who was to accompany the Insured on the journey, who registered at the same time as the Insured and is insured under this same contract, provided that the cancellation is due to one of the causes set out above and as a result the Insured has to travel alone.

In all cases, it is an indispensable requirement that this guarantee be contracted at the same time as the contracting of the journey covered by this Insurance, or at the latest within the next 7 days.

## **SPECIFIC EXCLUSIONS TO THE TRIP CANCELLATION EXPENSE GUARANTEE:**

In addition to the provisions of Article 8.A, Exclusions to these General Terms and Conditions of the Insurance, journeys cancelled for the following reasons are not covered by the guarantee:

- A) Cosmetic treatment, treatment of a wound, a flight which is contraindicated, the lack of or contraindication of a vaccination, the impossibility of following the recommended preventive medical treatment in certain destinations, the voluntary interruption of a pregnancy, alcoholism, the consumption of drugs, except when these have been prescribed by a doctor and are consumed according to the prescription.
- B) Chronic, pre-existing, or congenital illnesses for all of the travellers, when these conditions have become more severe or acute with a 30-day period prior to contracting of the policy, and regardless of their age
- C) Chronic, pre-existing, congenital, or degenerative illnesses for the family members described in the General Conditions for the Policy, when these are not insured persons and they do not suffer alterations in their status that require outpatient care at a hospital emergency department or hospital admission, after contracting of the insurance.
- D) Psychiatric, mental or nervous illnesses and non-hospitalised depressions or any which justify hospitalisation for less than seven days.
- E) Participation in bets, competitions, duels, crimes, fights, except in cases of legitimate selfdefence.

- F) Epidemics, pandemics, medical quarantine and pollution, both in the country of origin and the country of destination.
- G) War (civil or foreign), declared or not declared, mutiny, popular uprisings, acts of terrorism, all effects of radioactive sources, and deliberate disregard of official prohibitions.
- H) Failure for any reason to present indispensable travel documents, such as passport, visa, tickets, identity card or vaccination certificate.
- I) Malicious acts, intentional self-harm, suicide or attempted suicide.

