

Seguro de Asistencia en Viaje

Hoja de información de producto de seguros



ARAG SE, SUCURSAL EN ESPAÑA (DGSFP E0210)

Producto: OBAL - GASTOS DE ANULACION DE VIAJE_3492

This information sheet is a brief - not complete - description of the insurance policy. Full, pre-contractual and contractual information will be provided in other documents such as the insurance application form and the general and particular conditions of the policy. So that you are fully informed, read all the documents provided to you carefully.

What does this type of insurance include?

This insurance comprises the different assistance services that make up the traveller's protection system for the Insured Party who will travel within the territorial area contracted



What items are covered?

The reimbursement of travel cancellation expenses is insured. Below is a list of situations covered::

- ✓ Serious illness, serious accident or death of the Insured Party, his/her spouse, or ascending or descending up to the second degree of kinship..
- ✓ The Insured is called as a party, witness, or jury member by a Civil or Criminal Court or by an Employment Tribunal.
- ✓ Summons as a member of an electoral board.
- ✓ Taking part in official civil-service examinations called by a public body after the insurance was purchased
- ✓ Serious losses caused by fire, explosion, burglary, or an act of God occurring at the main or secondary residence or at the professional premises.
- ✓ Dismissal of the insured party from their job.
- ✓ Taking on a new job position at a different employer.
- ✓ The tax obligation to file a parallel income tax return where the payable amount exceeds €600
- ✓ Acts of piracy making it impossible for the Insured to depart
- ✓ The insured is called to have a surgical operation organ transplant, or to have medical tests prior to the said operation Pregnancy complications or a miscarriage
- ✓ Police custody
- ✓ Judicial summons relating to divorce proceedings
- ✓ Request for urgent enlistment into the ranks of the Armed Forces, Police, or Fire Brigade

What is the insured amount?

There are various sums insured for each of the purchased cover, the details of which are included in the corresponding general conditions and schedule of the policy and insurance certificate.



What is not insured?

- ✗ The cancellation guarantee must be contracted on the day of the reservation confirmation.



¿Existen restricciones en lo que respecta a la cobertura?

Trip cancellations caused by the following will not be covered:

- ! Actions intentionally caused by the Insured, or those where there is malicious intent or serious negligence on the part of the Insured.
- ! Aesthetic treatments, periodic check-up, treatments, recommendations against travelling by air, not or recommendations against vaccinating, inability to follow recommended preventive medicinal treatment in certain areas, voluntary interruption of pregnancy, alcoholism, consumption of drugs and narcotics, unless they have been prescribed by a doctor and consumed in the manner indicated.
- ! Psychic, mental or nervous illnesses and depressions that do not require hospitalisations, or do so but for less than seven days
- ! Chronic or pre-existing medical conditions, or illnesses as are any consequences.
- ! Illnesses which are being treated or requiring medical care during the 30 days leading up to both the day the travel booking is made and the date it is included as part of the insurance.
- ! Involvement in gambling, contests, competitions, duels, crimes or fights, except in cases of legitimate defence..
- ! Epidemics, pandemics in the destination country.
- ! Cuarentena médica, polución y catástrofes naturales tanto en el país de origen como de destino del viaje.
- ! War (civil or foreign), declared or not, riots, popular movements, acts of terrorism, any effects from a source of radioactivity, as well as the conscious disregard of official prohibitions.
- ! Not presenting, for any reason, essential documents for the entire travel, such as passport, visa, tickets, ID card or vaccination certificate



Where am I covered?

- ✓ The insurance is valid in Spain.



What are my obligations?

- ✓ Payment of the premium in the conditions stipulated in the policy.
- ✓ Declare to ARAG, before the formalisation of the contract, all the circumstances known to you that may influence the risk assessment, according to the questionnaire.
- ✓ During the term of the contract, notify ARAG of any modifications to the circumstances declared in the questionnaire that might aggravate the risk
- ✓ When an incident requiring the use of this policy occurs, it is essential that the Insured Party notifies it to ARAG's emergency telephone service, indicating the name of the Insured Party, policy number, location and phone number of the location and the type of assistance that is needed.
- ✓ Provide all the information you have regarding the circumstances and consequences of an incident and use all the means at your disposal to mitigate any consequences.



When and how do I make payments?

The contractor is obliged to pay the premium as soon as the contract is formalised. Unless otherwise agreed, it will be made in one sole payment. Depending on the agreement with the company, payment of the premium can be made by direct debit, bank transfer or credit/debit card.



When does coverage begin and end?

The temporary duration of the insurance coverage will be that specified in the Particular Conditions.



How can I cancel the contract?

If the General Conditions establish that the contract is renewed every year, you can cancel its automatic renewal by communicating your intentions in writing at least one month before the renewal date.
Special case: If you have contracted your insurance online, you can cancel it during the first 14 days by sending us a written communication. However, you cannot cancel travel or luggage insurance whose duration is less than one month or any other type of insurance whose duration is less than 14 days.