

Travel Assistance Insurance

Insurance product information file



ARAG SE SUCURSAL EN ESPAÑA (DGSFP E0210)

Product: Sports travel cancellation_60001

This information file offers a brief and incomplete description of the insurance policy. The full precontractual and contractual information will be provided in other documents such as the insurance application and the general conditions and schedule of the insurance policy or certificate. Read all the documents that are provided to you carefully to be fully informed.

What does this type of insurance consist of?

With this Travel Assistance Insurance, when the Insured Party travels within the covered geographical scope, he/she will be entitled to the different assistance benefits that make up the traveller protection system.



What does it cover?

It ensures the reimbursement of the cancellation expenses to attend a sporting event including the administrative fees of said event. Below is a list of situations covered:

- ✓ Due to death, hospitalisation, serious illness or serious bodily injury of the Insured Party or any of their relatives in accordance with the Policy's General Conditions, of the person responsible for the Insured Party's children or the direct substitute to their job.
- ✓ Any muscle or other injury that prevents the Insured from participating in the sports competition.
- ✓ Summons of the Insured Party as a party, witness or jury member in court.
- ✓ Summons as a member of an electoral board.
- ✓ The sitting of official public exams, which were scheduled by a public body after the insurance policy was taken out.
- ✓ Serious damages to the main or secondary residence, or professional premises caused by fire, explosion, robbery or by the force of nature.
- ✓ Work dismissal.
- ✓ Incorporation to a new job in a different company.
- ✓ Income tax return to the Ministry of Economics and Public Administrations when the Insured must pay more than 600€.
- ✓ Act of aerial, terrestrial or naval piracy that makes it impossible for the Insured party to participate in the sports event.
- ✓ Call for surgical intervention or transplant of the Insured party, as well as medical tests performed before the intervention.
- ✓ A call for medical tests for the Insured party or their relatives made by the Public Health System as a matter of urgency.
- ✓ Serious complications in pregnancy.
- ✓ Police arrest
- ✓ Judicial summons for proceedings of a divorce.
- ✓ An urgent requirement to join the armed forces, police or fire services.
- ✓ Attendance at wedding celebrations, baptism or communion of the Insured Party or any of their relatives.

What is the insured sum?

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 insurance must be contracted before the start of the trip.
- ✗ The cancellation guarantee must be contracted before the start of the trip and for a caused occurred after the subscription of the insurance.



Are there any restrictions on the cover?

Trip cancellations caused by the following will not be covered:

- ! Voluntary acts caused by the Insured Party or in which there is wilful misconduct or gross negligence on the part of the latter.
- ! Cosmetic treatment; periodic check-ups; therapy; a contraindication to air travel; the lack of or contraindication to vaccination; the impossibility of following the recommended preventive medical treatment in certain destinations; the voluntary interruption of pregnancies; alcoholism; and the consumption of drugs and narcotics, unless these have been prescribed by a doctor and are taken as indicated.
- ! Psychic, mental or nervous illnesses and depressions. Pre-existing ailments or chronic illnesses.
- ! Illnesses that are being treated that require medical attention within 30 days prior to either the date the trip was reserved or the date the insurance was taken out.
- ! Having participated in gambling, contests, duels, crimes or fights except in cases of self-defence.
- ! Epidemics, pandemics, medical quarantine, pollution and natural catastrophes, either in the country of origin or destination.
- ! Declared or undeclared civil or foreign war, riots, civil unrest, acts of terrorism, any effects caused by a source of radioactivity, as well as the conscious disregard of official prohibitions.
- ! The failure to present, for any reason, the essential documents for any trip, such as a passport, visa, tickets, ID card or vaccination certificate.
- ! Intentional acts, as well as self-harm caused intentionally, suicide or attempted suicide.



Where am I covered?

- ✓ The coverages established in this Policy are valid for events in Spain, Europe or worldwide, according to what has been specified in the Particular Conditions.



What are my obligations?

- ✓ Pay the premium according to the conditions set forth in the policy.
- ✓ Declare to ARAG all those circumstances known to him/her that might influence the assessment of the risk, in accordance with the questionnaire he/she shall be asked to complete.
- ✓ Inform ARAG during the validity of the contract of any changes to circumstances declared in the survey that exacerbate the risk.
- ✓ In the event of an incident that may give rise to the provision of a service covered under this policy, the Insured Party must obligatorily inform ARAG via its emergency telephone service, indicating the name of the Insured Party, the policy number, the place and phone number of their location, and the type of assistance needed.
- ✓ Provide information of all kinds about the circumstances and consequences of the accident and use the means at your disposal to lessen the consequences thereof. Pay the premium under the conditions stipulated in the policy.



When and how must I make payments?

The Policyholder must pay the premium as soon as the contract is formalised. 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 by direct debit, transfer or card.



When does cover begin and end?

The term of the insurance cover shall be specified in the General Condition, Schedule or Insurance Certificate.



How can I terminate the contract?

If the General Conditions establish that the contract is renewed every year, you may object by contacting us in writing at least one month before the renewal date.
Special case: If you purchased your insurance remotely, you can cancel it within the first 14 days by writing to us. However, it is not possible to cancel travel or luggage insurance that lasts less than a month or any other type of insurance that lasts less than 14 days.