



IDEATUR
GESTIÓN INTEGRAL DE GRUPOS



MAPFRE | FAMILIAR

SUMMARY OF THE GUARANTEES OF POLICY # 661/95
CONTRACTED BY IDEATUR

1. The guarantee for expenses due to trip cancellations is summarized in this article. It is effective from the time that the Company receives the communication to include the Insured on the part of the Policyholder, and it ends the moment that the trip starts (boarding the collective means of transportation used in the trip). The guarantee will be void if it is not contracted at the same time as the trip to be insured.
2. The Company will cover the reimbursement of the expenses related to cancellation of the trip that are charged to the Insured and that are billed to him/her as a result of applying the general sales conditions of his/her provider as long as the trip is canceled before the beginning of the trip due to the following causes:
 - a) Grave bodily illness or accident, or death:
 - Of the Insured, or his/her spouse, children, parents, grandparents, siblings, father-in-law, mother-in-law, brother-in-law, sister-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law.
 - Of the person charged with caring for the minor or handicapped children in the primary residence during the trip.
 - b) Summons to be part, witness or jury, of a court case, unless it is known previous to the booking of the trip. An original copy of the jury or administrative summons must be presented.
 - c) Grave damages caused by fire, explosion, theft or forces of Nature in his/her primary or secondary residence or in his/her workplace, owned or rented, that render it uninhabitable or with grave risk of producing greater damages that inevitably justify his/her presence.
 - d) Non-disciplinary loss of employment of the Insured. In all cases this contract must have been enacted before receipt of the communication from the employer to the employee.
 - e) Cancellation by the person who was to accompany the Insured on the trip, enlisted at the same time as the Insured, and insured by the same contract, provided that the cancellation is based on one of the causes enumerated earlier. If the Insured decides to travel alone the additional surcharge for an individual room will be covered.
 - f) Beginning a new job in a new business with a labor contract, provided that the start happens after adhering to the insurance and that the Insured had no knowledge at the date of adherence.
 - g) Call for presentation at Official Public Examinations, received after adherence to the insurance.
 - h) Acts of aerial, terrestrial or naval piracy that make it impossible for the Insured to undertake the trip covered by the insurance
 - i) Theft of documentation or luggage making it impossible for the Insured to begin his/her trip provided that it occur in his/her domicile up to 48 hours before the beginning of the trip.
 - j) Knowledge of a tax liability to make a parallel income tax declaration, whose settlement fees are superior to 601 €, received after contracting the trip.
 - k) Delivery of an adopted child.
 - l) Denial of visas for unjustified reasons.
 - m) Forced job transfer for a period of more than three months.
 - n) Unexpected need for surgical intervention.
 - o) Medical quarantine.
 - p) The declaration of disaster area in the place of residence of the Insured or in the trip destination.
 - q) Notarized receipt of a trip from a public lottery similar to that contracted.
 - r) Police detention of the Insured for non-criminal reasons.
 - s) Psychic or mental illnesses that require more than seven days of hospitalization or confinement.
 - t) Summons to be a member of an electoral board.
 - u) Declaration of the suspension of payments or bankruptcy of the company.

3. A grave illness, in addition to that expressed in the II Definitions, will be understood as the alteration of health verified by a professional physician and that in the opinion of the medical team of the Company requires the ill person to remain in bed and implies the cessation of all professional and private activity. .

It will be the obligation of the Insured to notify his trip provider or the Company of the cancellation of the trip as soon as he/she has knowledge of the event that requires it, releasing the Company from compensating the fees or penalties that accrue from the time of said knowledge if this obligation is breached.

To claim the compensation under this guarantee, the Insured must present the following documents:

1. A copy of the documentary evidence of the incident (medical report or death certificate, fire report, Police report, insurance company report, etc.). This document must necessarily reflect the date of the event (hospitalization, death, incident), the diagnosis or type of damage, medical chart or record, and the prescribed treatment.
2. Original invoice and/or receipt of payment for the trip to the agency, and copy of the travel voucher issued by the agency.
3. Copy or photocopy of the invoice of the cancellation fees from the travel wholesaler to the retail agency, and copy of the general sales conditions of the wholesaler sale.
4. Original cancellation document issued by the Travel agency, as well as the invoice for the cancellation charges or the travel voucher of the same.

Specific excusions for this guarantee:

In addition to the General Exclusions to all of the guarantees of this policy, described in article 11 of these General Conditions, trip cancellations are not guaranteed for those that originate from:

- a) A cosmetic treatment, a cure, a contraindication for traveling or for vaccination, the impossibility of continuing recommended preventative medical treatments in certain destinations.
- b) Epidemics.
- c) Failure to provide for any reason the required documents for all trips, such as Passport, visas, tickets, ID card, vaccination certificates.
- d) Non-urgent orthodontic and rehabilitative treatments.
- e) Preexisting illnesses that were observable in the 25 days prior to the purchase of the insurance.
- f) The free choice not to travel.
- g) Not being subject to official prohibitions of any type.
- h) Extensions of labor contracts, work permit changes, not overcoming probation periods.
- i) Trips contracted more than days before the insurance.

VERY IMPORTANT:

ALL REQUESTS FOR REFUNDSS REALTED TO THE GUARNATEES ABOVE MUST BE DIRECTED DIRECTLY BY THE INSURED HIMSELF/HERSELF TO MAPFRE AND NOT TO THE TRAVEL AGENCY OR THE WHOLESALER.

ALL APPLICATIONS MUST BE ACCOMPANIED BY THE SUPPORTING DOCUMENTATION AND SHOULD BE DIRECTED TO:

**MAPFRE
Área Prestaciones a Personas
Dpto. Reembolsos Asistencia
Carretera de Pozuelo, 50
28220 Majadahonda
(Madrid)
Telf. 91 581 67 77**

This summary of guarantees is for Information purposes only and does not substitute the General Conditions of the Policy, which will prevail in case of discrepancies. Este resumen de garantías es a título informativo, no sustituyendo a las Condiciones Generales de la Póliza que prevalecerán en caso de discrepancia.