

Travel Assistance

Insurance product information document



ARAG S.E., BRANCH IN SPAIN (DGSFP E0210)

Product: ARAG ASSISTANCE TOURISM AND MOTORCYCLES (Essential)

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?

The Insured Party who travels for any reason, within the territorial scope covered, will be entitled to the different assistance services that make up the traveller's protection system and which includes, together with medical and health services, various benefits relating to people and the insured vehicle.



What items are covered?

The main items insured are:

Benefits relating to persons:

- ✓ Medical and Health Care
- ✓ Transfer or Repatriation of injured, or ill.
- ✓ Repatriation or transportation of minors and other insured parties.
- ✓ Early return due to the death of a relative

Benefits relating to the vehicle:

- ✓ Emergency repairs on the road.
- ✓ Rescue.
- ✓ Towing the vehicle and transporting the insured party

What is the insured amount?

There are several amounts insured according to the coverages offered. The most noteworthy are:

- ✓ Medical and health care: Spain: €600
Maximum dental coverage €30
- ✓ Medical or pharmaceutical expenses over €9.
- ✓ Transfer or Repatriation of injured or ill parties, Repatriation or transportation of minors and other insured parties. Spain: €600
- ✓ Emergency repair on the road: €60.
- ✓ Rescue of the vehicle: €600.
- ✓ Towing in case of breakdown: €120 and maximum 100 km.
- ✓ Safekeeping or custody of vehicle: €120.



What is not covered?

For example:

- ✗ Any type of medical or pharmaceutical expense that cost less than 9 euros.
- ✗ Except for those cases provided for in the conditions, hotel and meal expenses, taxis, fuel and personal items or accessories inside the vehicle.
- ✗ Repairs to the vehicle, except for those cases expressly provided for.
- ✗ Losses from theft of luggage and property.



Are there restrictions with regard to coverage?

The four main exclusions are:

- ! The Insurer will not be responsible for compensations that have not been requested and previously agreed to, except in cases of force majeure or those whose nature is impossible to demonstrate.
- ! Coverage for pre-existing diseases or those caused by the intentional ingestion or consumption of alcohol, toxic substances, drugs, narcotics or the use of non-prescription medicines.
- ! Coverage for suicide death and injury or illnesses resulting from the intent of the Insured Party to injure themselves and those derived from criminal actions.
- ! Aesthetic treatments and the supply or replacement of hearing aids, contact lenses, glasses, orthoses and prostheses in general, as well as expenses caused by births or pregnancies, except for unforeseen complications during the first 6 months, and any type of mental illness.
- ! Injuries or illnesses arising from the Insured Party's participation in gambling, competitions or sports events, skiing and any other winter sport or those called adventure activities and the rescue of people at sea or in mountains or deserts.



Where am I covered?

- Optional extensions:
- ✓ Spain (includes Andorra and Gibraltar)
 - ✓ Foreigner for vehicle includes Europe and countries bordering the Mediterranean and The world.
- Medical and health services assistance applies if:
- ✓ Illness or injury to the Insured Party occurs when they are at least 100 km away from their usual residence or on another island, in the case of the Balearic and Canary Islands.
 - ✓ Injuries arising from traffic accidents occurring outside the municipal territory of the Insured Party's home address.
 - ✓ The other benefits related to persons or the vehicle apply when the Insured Party is more than 30 (thirty) km - or 15 (fifteen) km in the Balearic and Canary Islands - from their habitual residence.
 - ✓ Towage, rescue and salvage services apply from km 0.
 - ✓ Urgent repair on the road is covered for locations outside the municipal territory of the Insured Party's home address.



What are my obligations?

Among others, the Insured Party is obliged to:

- . When an incident requiring the use of this policy occurs, it must be communicated by the Insured Party to the emergency telephone service established by the Insurer. During this communication they must provide: the name of the Insured Party, policy number, place and telephone number where the incident has taken place and what assistance is needed. This communication may be made with a collect call.
- . Pay the premium in the conditions stipulated in the policy.



When and how do I make payments?

The Policyholder is obliged to pay the premium as soon as the contract is finalised. Successive premiums must be paid as instructed in the particular clauses of the corresponding maturities. Depending on the agreement with the company, payment of the premium can be made annually or in parts, by direct debit, bank transfer or credit/debit card.



When does coverage begin and end?

The insurance comes into force on day and time indicated in the policy's 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.