

## **SUMMARY COVER OF THE POLICY**

### **TEMPORARY INSURANCE POLICY FOR THE COST OF CANCELLING RESERVATIONS**

The events that will result in costs being refunded are those specified below, provided these occur after the reservation has been made and directly affect the Insured:

Cover 1: Serious illness, serious accident or death, unexpected call for surgery, complications in pregnancy or miscarriage or organ transplant appointment for the Insured, spouse, first or second degree descendants or companion registered for the reservation or medical quarantine affecting the Insured.

- The Insured, his or her spouse, first or second degree ascendants or descendants, parents, children, brothers, sisters, grandparents, grandchildren, brothers or sisters-in-law, children-in-law, parents-in-law or common law partner.
- The companion of the Insured, registered for the same reservation.

For the purposes of the insurance cover, the following definitions shall be used:

Serious illness of the Insured: alteration in health, confirmed by a medical professional, that forces the Insured to remain in bed and involves stopping any activity, professional or private.

Serious accident of the Insured: any bodily injury that results from a violent, sudden, external cause unintended by the injured party, whose consequences stop the Insured from leaving his or her habitual residence under normal circumstances.

**When the illness or accident affects any of the aforementioned persons other than the Insured, this will be understood as serious when it involves hospitalisation or risk of imminent death.**

**Any consequences of illness or accident occurring prior to the date the insurance policy was taken out or resulting from pre-existing illnesses are excluded.**

**Cancellation of a reservation is excluded when this is due to infectious diseases or epidemics of any kind, including direct infection with COVID-19, as is any cancellation resulting from restrictions or suspensions decreed by civil or military authorities due to the aforementioned diseases and epidemics, including COVID-19.**

**In accordance with the terms and conditions of this insurance policy, the insured death that results in entitlement to compensation must have occurred at most 10 days before the date the journey is to begin and always after the date the policy has come into force.**

Cover 2: Serious injury as a consequence of theft, fire or other similar causes that affect the residence of the Insured.

- The habitual and/or second residence of the Insured.
- The professional premises where the Insured carries out his or her independent profession or is the direct user (manager).

And that necessarily involves the Insured being present.

Cover 3: Dismissal of the Insured from his or her employment, provided there had been no verbal or written communication at the start of the insurance policy.

Cover 4: The Insured being called as a part or member of a jury or witness in a court hearing or as a member of an electoral board.

Cover 5: Acts of piracy in the air, on land or sea that make it impossible for the Insured to start or continue his or her journey. **All terrorist acts are excluded.**

Cover 6: Theft of documentation or luggage that makes it impossible for the Insured to start or continue his or her journey.

Cover 7: Due to a breakdown or accident involving the vehicle owned by the Insured or his or her spouse that prevents the journey from being duly started.

**This cover is limited to invoices for repairing the vehicle in excess of €600 and/or a period of repair accredited by an expert greater than 8 hours.**

Cover 8: The Insured being called to present and sign official documents, known and notified in writing after the journey has been reserved.

Deductible

A deductible corresponding to 10% of the loss will be applied for each loss, with a minimum of 70 euros.

**This policy has a waiting period of 30 days. Moreover, no cover is provided for persons aged over 70.**

This leaflet is entirely for guidance purposes only and under no circumstances can it be considered as defining the cover taken out or its limits.