

# Travel insurance

Insurance product information sheet



ARAG S.E., SUCURSAL EN ESPAÑA (DGSFP E0210)

Product: ARAG TRAVEL ASSISTANCE PLUS  
HOTELS

This information sheet is a brief description of the insurance, and as such it is not complete. The complete pre-contractual and contractual information shall be supplied in other documents such as the insurance application form, the general conditions and schedule of cover of the policy. Please read all of the documents you receive to ensure that you are fully informed.

## What does this kind of insurance consist of?

It consists of the various benefits forming part of the traveller protection system provided to the Insured when travelling within the territorial limits covered by the policy.



### What is insured?

The main insurable items are as follows:

- ✓ Medical and Health Care.
  - Spain.....€2,000
  - Europe ..... €100,000
  - World.....€150,000
  - Dental expenses.....€250
- ✓ Repatriation or transport of injured, ill or deceased persons.....Full cost
- ✓ Repatriation or transport of minors or persons with disabilities and other insured parties Full cost
- ✓ Travel costs of a family member or companion in the event of hospitalization or death.....Full cost
- ✓ Accommodation expenses of a family member travelling due to hospitalisation or death of the insured party
  - Spain..... €500 (€50 x 10 days)
  - Europe and world .....€1,000 (€100 x 10 days)
- ✓ Convalescence at the hotel. ....€1,000 (€100 x 10 days)
- ✓ Assistance to family members at the home of the hospitalised Insured person..... €120
- ✓ Travel by a family member in the event of death.....Full cost
- ✓ Early return due to the death or hospitalisation of a family member or due to a serious event or accident at home or place of work.....Full cost
- ✓ Location, retrieval and dispatch of lost baggage ....€120
- ✓ Dispatch of items left behind or stolen during the trip .....€120
- ✓ Stolen or damaged baggage Spain .....€600
- ✓ Europe ..... €900
- ✓ World..... €1,000
- ✓ Late departure of the mode of transport and missed services
- ✓ Refund for holidays missed Spain .....€600
- ✓ Europe ..... €1,500
- ✓ World.....€3,000
- ✓ Loss of the keys to one's habitual residence..... €120
- ✓ Rescue of people .....€3,000
- ✓ Interpreter service ..... Includ.
- ✓ Hijack costs .....€3,000
- ✓ Information service ..... ARAG Service
- ✓ Additional 24-hour Personal Accident Insurance - death or disablement.....€15,000
- ✓ Supplementary private civil liability insurance .. €50,000



### What is not insured?

- ✗ Accidents that occur in countries which are at war or under siege, or facing insurrection or armed conflict of any kind or nature during the trip or the travel undertaken by the Insured, even where not officially declared
- ✗ The costs of burial and ceremony in guarantee of repatriation or transport of the deceased insured person.



### Are there any restrictions on cover?

The primary restrictions are the following:

- ! The Insurer shall not accept any responsibility for any benefits that have not been requested or that have not been provided with prior approval, except in duly justified cases of force majeure or material impossibility.
- ! Actions intentionally caused by the Insured, or those where there is malicious intent or serious negligence on the part of the Insured.
- ! Medical conditions; chronic, congenital, and/or pre-existing illnesses, and the consequences thereof, affecting the Insured prior to the departure date, or at the time of subscribing the insurance, except for those that are expressly covered.
- ! Death by suicide or any injuries or illnesses resulting from attempted suicide or self-inflicted intentionally by the Insured, as well as those deriving from any criminal enterprise of the Insured.
- ! Illnesses or ill-health caused by the intake of alcohol, psychotropic substances, hallucinogenics, or any other drugs or substances with similar properties.
- ! Cosmetic surgery and the supply or replacement of hearing-aids, contact-lenses, spectacles, or orthotic or prosthetic devices in general, as well as the costs generated by childbirth or pregnancy, and any kind of mental illness.
- ! Any injuries or illnesses caused by participation by the Insured in bets, competitions, or sports trials, and the performance of sports and/or adventure activities that are not expressly covered.
- ! Situations deriving, whether directly or indirectly, from events caused by nuclear energy, radioactive radiation, natural disasters, riots, or acts of terrorism.
- ! Rescuing people in the desert and/or at sea.
- ! Injuries caused by the professional performance of any sport of any kind.



### Where am I covered?

- ✓ The coverage is valid for events occurring in Spain.
- ✓ The Medical and Healthcare Assistance cover shall apply when the Insured is more than 50 km from his/her habitual residence.
- ✓ All other benefits covered by this Policy, except cover for Cancellation Costs, shall apply when the Insured is more than 20 km from his/her habitual residence.
- ✓ All cover shall apply once the Insured is at the port, airport, or station from where the insured trip is due to depart.



### What are my obligations?

- ✓ To pay the premium in accordance with the conditions stipulated in the policy.
- ✓ To inform ARAG, prior to the formalization of the contract, of all known circumstances that may affect the assessment of the risk, in accordance with the questionnaire to be filled out.
- ✓ To notify ARAG, during the lifetime of the contract, of any changes to the circumstances that have been declared in the questionnaire that increase the risk.
- ✓ Where an event occurs that could give rise to a claim covered by the policy, the Insured must without fail contact the emergency helpline established by ARAG, stating the name of the Insured, the policy number, his/her location and telephone number, and the type of assistance required.
- ✓ To provide all possible information regarding the circumstances and consequences of the claim event, and to use all means at your disposal to reduce the said consequences.



### When and how do I pay?

The Policyholder is under a duty to pay the premium at the time the contract is formalized. Unless otherwise agreed, one single payment is made. According to what has been agreed with the company, the premium may be paid by direct debit, by bank transfer, or by card.



### When does cover start and finish?

The term of validity of the insurance cover shall be as specified in the Schedule of Cover.



### How can I cancel the contract?

If the General Conditions stipulate that the contract is renewed every year, you can cancel by sending us written notice at least one month in advance of the renewal date.

Special case: If you have purchased your insurance remotely, you can cancel within the first 14 days by sending us written notice. However, travel insurance or baggage insurance lasting less than one month, or any other kind of insurance lasting less than 14 days, cannot be cancelled.

### Keep reading...

[General Conditions](#)