

# Frequently Asked Questions

Here we show you the most frequent doubts about the insurance included in your reservation. We have done our best to solve them in a short and simple way.

## General inquiries

[Do I have to confirm my travel insurance?](#)

[When will I receive my insurance information?](#)

[Whom does the insurance cover?](#)

[How long do I have to claim my insurance?](#)

## Cancellation Insurance

[What is the coverage of my cancellation insurance?](#)

[Before the trip, what are the cancellation reasons?](#)

[What options are there if my flight is delayed?](#)

[How can I cancel my booking and request a refund?](#)

## Travel Assistance Insurance

[What are the coverages of my travel assistance insurance?](#)

[If an unforeseen event occurs during my stay at the hotel and I have to leave early, how is the process of requesting a refund for the holidays not enjoyed?](#)

[What does the medical assistance cover?](#)

[How does medical assistance work?](#)

## General inquiries

### Do I have to confirm my travel insurance?

It will be done automatically.

### When will I receive my insurance information?

Reservations with a Non-Refundable/Semiflexible Rate, after a few minutes when you complete your reservation you will receive an email with the information of your cancellation policy, and the day of arrival you will receive an email with the information of your travel assistance policy.

Reservations with a Flexible Rate, you will receive an email with the information of your travel assistance policy on the same day of arrival day.

*\*You can check conditions in the confirmation of your booking*

### Whom does the insurance cover?

The insurance covers the person who makes the reservation and the accompanying persons.

VERY IMPORTANT! For your companions to be fully covered it is essential that you add them to your reservation on the website <https://app.flexmyroom.com/en/> or else we will have no way of identifying them.

If you are making a booking for a third person, you will also have to do this step so that they are identified.

## How long do I have to claim my insurance?

In the event you need to make any claims, the first thing you must do is inform the insurance company. Once you have notified the insurance company, you will have up to 2 years to present the supporting documentation.

## Cancellation Insurance

It is valid from the moment of payment of the reservation until the day of arrival.

## What is the coverage of my cancellation insurance?

The following amount indicates the maximum reimbursement by the Insurer:

- Reimbursement of booking cancellation expenses, up to 10.000€ per person, in case of 26 justified reasons.
- Loss of contracted services: reimbursement of the cost of the first night due to flight delay.

## Before the trip, what are the cancellation reasons?

The cancellation fees will be reimbursed to the client as long as it complies with any of the 25 causes that are detailed in the [general conditions of the insurance policy](#). Here we indicate them to you:

1. Due to death, hospitalization of at least one night, serious illness or serious bodily injury of:
  - a) The Insured Party or any of their relatives, understood as such in accordance with this Policy's General Conditions
  - b) The Insured Party's family, their spouse, de facto couple or person who lives with them - family being understood as such in accordance with this Policy's General Conditions
  - c) The person responsible for, during the trip, the Insured Party's children or disabled people under their care.
  - d) The Insured Party's direct substitute in their job, provided that this circumstance results in the requirement from the Company in which they are employed preventing them from making the trip.

2. Insured Party being summoned as a witness or to serve on a jury in court.
3. Being selected as a polling station staff member for state, autonomous or municipal elections.
4. If the dates of any public examinations summoned through a public body that the Insured party will sit are announced after the insurance has been taken out. This may also affect the Insured Party as a member of the Tribunal for these exams.
5. Serious damages to the Insured Party's main or secondary residence, or professional premises if they are the direct operator or self-employed, caused by fire, explosion, robbery or by the force of nature and their presence is essential.
6. Due to dismissal of the Insured party. In no case will this insurance be used upon termination of an employment contract, voluntary resignation or failure to pass a trial period. In all cases, the insurance must have been signed before a written notification of the dismissal was given to the employee by the Company.
7. The Insured party starting a new job, in a different company with an employment contract of longer than six months and provided that the incorporation occurred after registration of the travel and, therefore, after taking out this Insurance policy.
8. When the Insured party must pay more than € 600 to the tax department - the Ministry of Economics and Public Administrations - because of their end of year tax declaration.
9. Act of aerial, terrestrial or naval piracy that makes it impossible for the insured party to start their trip on the scheduled dates.
10. A call for the surgical intervention of the Insured party, including any prior medical tests that need to be carried out for such an intervention. (Including organ transplantation as a recipient or donor).
11. A call from Public Health system to the Insured Party or their first or second degree relatives to carry out medical tests as a matter of urgency, provided they are justified by the seriousness of the case.
12. Serious complications in pregnancy where medical recommendations require the Insured party, their spouse, defacto partner or live-in partner to rest or to be hospitalised, and as long as the complications that have arisen have occurred after taking out the insurance policy and put the continuity or development of that pregnancy at serious risk.
13. Premature birth of the Insured party's child.
14. Police arrest of the Insured party for non-criminal causes, occurring after the insurance has been taken out.

15. Judicial summons for proceedings of a divorce that was agreed after the arranging the travel.
16. An urgent requirement to join the armed forces, police or fire services, as long as the incorporation is notified after the insurance policy has been taken out.
17. Medical quarantine following an accidental event.
18. Unexpected call for organ transplantation of: The INSURED PARTY or a relative. The companion of the INSURED PARTY, registered in the same reservation.
19. Request to sign official documents before the Public Administration during the trip.
20. Delivery of a child for adoption, when the date coincides with the dates of in trip.
21. An official declaration of a catastrophe in the INSURED PARTY's place of residence or travel destination. An official declaration of a catastrophe in a location that the Insured Party must cross to reach their destination is also covered by this guarantee, provided that this is the only way to access said destination. A maximum compensation amount of € 30,000 is established per claim
22. Judicial declaration of the bankruptcy of a company that prevents the INSURED PARTY from carrying out their professional activity.
23. Theft of documentation or luggage that makes it impossible for the INSURED PARTY to start their trip.
24. Cancellation of the trip by the person who was to accompany the Insured Party on the trip, provided they had registered their trip, which this contract covers, at the same time as the Insured Party, and provided that the cancellation is due to one of the causes listed above and, because of that cause, the Insured Party has to travel alone.
25. Cancellation of the trip by a relative who was to accompany the Insured Party on the trip, provided they had registered their trip at the same time and which this contract covers, at the same time as the Insured Party, and provided that the cancellation is due to one of the causes listed above.
26. Cancellation of the trip on the part of the Insured Party when the means of air transport is delayed for more than 24 hours, making it impossible to carry out the purpose of the trip or when more than half of the duration of the trip has elapsed. Hotel reservation cancellation expenses shall be reimbursed, provided that they have not been previously paid by the carrier company.

Covid-19 is considered as a illness covered by the policy

## What options are there if my flight is delayed?

- If your flight is delayed for more than 24 hours that makes it impossible for you to travel or if more than half the duration of the trip, you will have the right to request reimbursement of expenses for cancellation of the reservation if you finally abandon the trip. (As long as have not already been paid by the airline)
- If, despite the delay of your flight, you start the trip and arrive later at your destination, you can claim a refund for the first night if the delay is due to: technical breakdown, bad weather or natural disaster, intervention by the authorities or by other persons using force

## How can I cancel my booking and request a refund?

You can cancel your reservation and request a refund according to the policy cancellation conditions.

We indicate you the **STEPS TO FOLLOW**:

1. **Cancel the reservation at the hotel** and request a bill for the prepaid amount.
2. Contact the insurance company [flexmyroom@arag.es](mailto:flexmyroom@arag.es), attaching the hotel bill and the proof of the reason for cancellation. You must also indicate the **policy number** together with your personal details (name and surname).
3. The insurance company will contact you as soon as possible after reviewing all the documentation provided. (This refund will be made **ONLY** when the cause of cancellation is covered by one of the 25 reasons listed above).

If you have any doubts, you can contact the insurance company by calling **+34 91 566 15 88**. Remember that in order to identify yourself you must indicate your policy number.

## Where can I find all the information related to my cancellation insurance?

Check the [general cancellation conditions](#)

# Travel Assistance Insurance

You will be covered during your stay at the hotel from the moment you check in until the moment you check out.

## What are the coverages of my travel assistance insurance?

The following amounts indicate the maximum reimbursement by the Insurer.

Medical and health care	up to 30,000€
Dental expenses	up to 250€
Repatriation or transportation of injured or ill parties	The totality of its cost
Repatriation or transportation of other Insured Parties	The totality of its cost
Travel for a relative or companion in case of hospitalization	The totality of its cost
Travel expenses	The totality of its cost
Accommodation expenses for a relative or companion who must travel, in case of hospitalization	up to 500 € (50€ x 10 days)
Accommodation expenses for a relative or companion who does not need to travel, in case of hospitalization	up to 1,500 € (150€ x 10 days)
Convalescence in hotel	up to 1,500 € (150€ x 10 days)
Repatriation or transportation of a deceased Insured Party	The totality of its cost
Early return due to the death of a relative	The totality of its cost
Early return due to the hospitalization of a relative	The totality of its cost
Early return due to serious incident in the Insured Party's home or work premises	The totality of its cost
Loss of services contracted and not enjoyed because of hospitalization	up to 500€
Professional driver	The totality of its cost
Telephone Medical Consultation	INCLUDED
Refund of holidays not enjoyed	up to 3,000€

Covid-19 is considered as a illness covered by the policy

If an unforeseen event occurs during my stay at the hotel and I have to leave early, how is the process of requesting a refund for the holidays not enjoyed?

We indicate you the **STEPS TO FOLLOW**:

1. Request your invoice for nights not enjoyed at the hotel.
2. Contact the insurance company by email: [flexmyroom@arag.es](mailto:flexmyroom@arag.es) ,attaching the hotel bill and the proof of the reason for early departure. You must also indicate the **policy number** together with your personal details (name and surname).
3. The insurance company will contact you as soon as possible after reviewing all the documentation provided. (You will be reimbursed for the holidays not enjoyed as long as you comply with one of the **25 CAUSES** detailed in the [general conditions of the policy](#)).

What does the medical assistance cover?

Up to **30,000€** of the expenses corresponding to the intervention in health establishments required to treat the insurer, sick or injured, provided that such intervention has been carried out in accordance with the insurer's medical team.

How does medical assistance work?

In case of medical assistance, please contact the assistance center **+34 91 566 15 88**. They will tell you how to proceed and which medical center or hospital to go to. In establishments with which we have an arrangement, the expenses will be covered directly, in all others, you will have to pay the invoice that will be reimbursed to you later.

Where can I find all the information related to my travel insurance?

Check the [general travel assistance conditions](#)