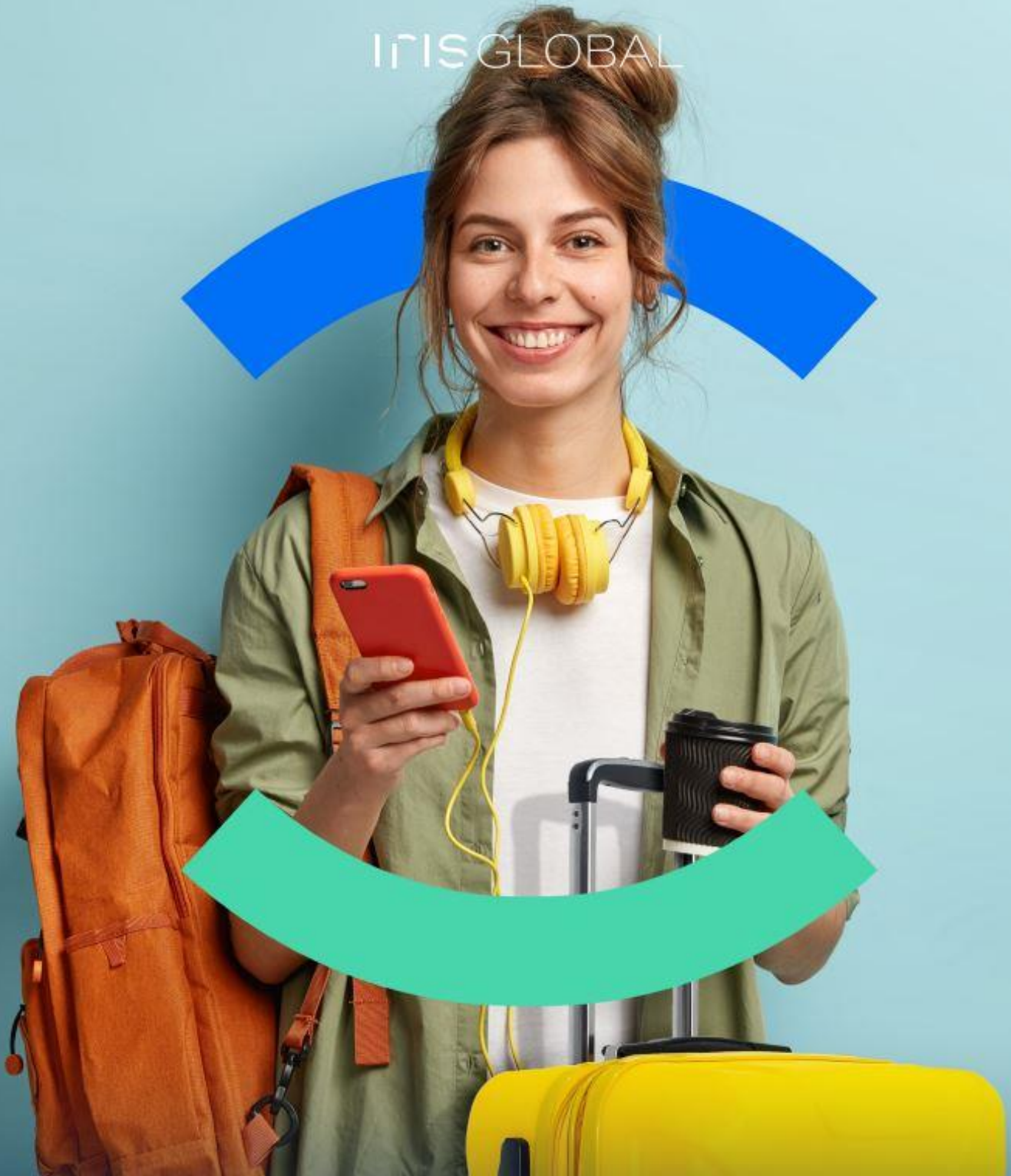


IRIS GLOBAL



Study Travel Assistance Insurance

Particular Conditions of the Contract - *Travel Assistance* – *Studies*

INSURANCE ENTITY: IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros S.A.U,

Travel Assistance Insurance Contract N°

1. Particular Conditions

Contracting party	
ID / PASSPORT N°	
Address	
Province	
Locality	
Zip Code	

Insurance broker		Code	
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Type of contract	<input type="checkbox"/> Annual	<input type="checkbox"/> Temporary	<input type="checkbox"/> Individual	<input type="checkbox"/> Family
more than 90 consecutive days	<input type="checkbox"/> YES	<input type="checkbox"/> NO		

Effective date		Termination date		Days	
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Class of insurance	18	Assistance
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Insured persons	
Country	

Net price (taxes excluded)		Method of payment	
Consortium			
I.P.S.			
Consortium ACCD			
Total price (taxes included)		Place of payment	

The maximum limits of the coverage expressed in "Insurance Coverage" of the General Conditions, are:

**A) MEDICAL ASSISTANCE AND TRAVEL ASSISTANCE
(Including COVID-19 disease)**

COVERAGE		MAXIMUM LIMITS IN €
1	Medical, pharmaceutical or hospitalization expenses	
	in the country of origin	€ 3.000
	abroad	
1b	Hospitalization medical expenses in the country of origin or residence to continue the care provided abroad	
2	Expenses for revalidation and physical therapy	€ 1.000
3	Face-to-face psychological consultation	€ 100 Session (Max. € 1.000)
4	Emergency dental expenses abroad	€ 1.000
5	Advances in respect of guarantees for hospital fees abroad	
6	Extension of Stay	€ 150 per day/14 days max.
7	Extension of stay in a hotel medical quarantine or alarm state declaration or border closure notice	€ 60 per day / 15 days max.
8	Shipment of medications abroad	€ 300
9	Psychological care in crisis situations during the trip	€ 100 Session (Max. € 1.000)
10	Sanitary transfer or medical repatriation	Unlimited (Max. € 90,000 for air ambulance worldwide)
11	Return expenses for hospital discharge	€ 1.000
12	Companion travel expenses	Unlimited
13	Living expenses for the companion of the hospitalized insured person	€ 200 per day/10 days max..
14	Medical expenses of the companion	€ 6.000 Europe / € 12.000 World
15	Return expenses of the companion	Unlimited (Max. 3 companions)
16	Return of minors	Unlimited
17	Transfer or repatriation of mortal remains	Unlimited
18	Travel expenses of the companion of mortal remains	Unlimited
19	Living expenses of the companion of mortal remains	€ 200 per day /10 days max.

COVERAGE		MAXIMUM LIMITS IN €
20	Return of companions of the deceased	Unlimited (Max. 3 companions)
21	Search and rescue expenses	€ 2.000
22	Loss or theft of personal documents abroad	€ 300
23	Loss of keys	
	hotel keys	€ 60
	house keys	€ 60
24	Sending of objects forgotten during the trip	€ 200
25	Bonds and procedural expenses abroad	
26	Reimbursement of expenses arising from political evacuation or natural disasters	Unlimited
27	Legal assistance abroad	€ 3.000

B) TRAVEL AND FLIGHT INCIDENTS

COVERAGE		MAXIMUM LIMITS IN €
28	Loss, damage or theft of baggage	
29	Delay in the delivery of checked baggage in public transport	
30	Delay in the means of transport	
31	Loss of connections	
32	Delay of the means of transport due to overbooking	More than 6 hours: € 150
33	Cancellation of the means of transport	
34	Early return of the insured person due to the death of a relative	Unlimited
35	Early return of the insured person due to hospitalization of a relative	Unlimited
36	Early return of the insured member due to a serious loss in the habitual residence or professional premises	Unlimited
37	Early return due to declaration of alarm state declaration or border closure notice	Unlimited

C) TRAVEL ASSISTANCE SERVICES

COVERAGE		MAXIMUM LIMITS IN €
38	Traveler information service	Included
39	Remote consultation or medical advice	Included
40	Medical teleconsultation	Included
41	Covid 19 travel-oriented individualized medical advice	Included
42	Help with Administrative Procedures due to hospitalization abroad	Included
43	Reimbursement of administrative expenses for visa extension	€ 200
44	Healthcare information service	Included
45	Transmission of urgent messages	Included
46	Location of lost luggage or personal belongings	Included
47	Medical and security services through apps	Included

D) PRIVATE CIVIL LIABILITY

COVERAGE		MAXIMUM LIMITS IN €
48	Private Civil Liability	€ 60.000 maximum per policy and year of € 600.000 (with deductibles of € 60 and € 200 in the USA)

E) COMPLEMENTARY COVERAGE

COVERAGE		MAXIMUM LIMITS IN €
49	Compensation for the loss of tuition fees	
50	Compensation for missed classes due to illness or accident	
51	Death of a family member due to accident	
52	Resumption of the study travel programme	Included

F) OPTIONAL CONTRACTING COVERAGE

COVERAGE		MAXIMUM LIMITS IN €
53	Death or permanent disability because of accident	
54	Expenses for the cancellation of the study travel programme	
55	Discontinuation of the academic year	

2. Detailed information on data protection

Who is the data controller of your personal data?

The data controller of your personal data is

IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros S.A.U., with registered office at **Julián Camarillo 36, 28037 Madrid (Spain)**, and with Spanish tax identification code (CIF, as per the Spanish acronym) **A78562246** (hereinafter, **IRIS GLOBAL**).

IRIS GLOBAL has formally appointed a **Data Protection Officer**, in addition to setting up the following communication channel: Dpo.Spain@irisglobal.es

How do we obtain your personal data?

Your personal data may be obtained from different sources:

- Data provided by you in the insurance application or for the formalisation of the contractual relationship.
- Data resulting from the management, maintenance, and development of the contractual relationship itself.
- Data resulting from the processing of losses arising from the insurance contract.

- Data obtained from sources available to the public or from public registers.
- Data obtained from records on loss rates.
- Data obtained from fraud records.

Data obtained from external sources (e.g. IRIS GLOBAL's providers, third-party databases, social networks, etc.).

IRIS Global hereby informs you that, in case of obtaining your data from external sources, it will be processed exclusively for the purposes described in these Particular Conditions, this document serving as sufficient information regarding the processing we do with your data, and the conditions of such processing. Unless expressly requested by you, no other informative document with these clauses will be sent to you under said circumstances.

Types of personal data

While the contractual relationship is in force, IRIS GLOBAL may process the following personal data:

- Identification and contact data (e.g. name and surnames, Spanish tax identification no./Spanish foreign resident number (NIF/NIE, as per the Spanish acronyms), postal and e-mail addresses, telephone numbers, etc.).
- Data relating to your personal characteristics (e.g. age, date of birth, marital status, etc.), as well as data relating to your social and family circumstances (kinship with other insured parties or beneficiaries of this policy, if you act as the legal representative of any of them, or if any of them acts as your legal representative, etc.).
- Data relating to your employment and/or academic situation (e.g. if you are employed or unemployed, your current employment situation, etc.).
- Data concerning your socio-economic and economic situation (e.g. your bank account or your bank card number).

INSURANCE ENTITY:

We also inform you that IRIS GLOBAL may process personal data of other persons covered by the policy, only if necessary, for the management of the purposes of the insurance contract. In the event that you have provided personal data of third parties, we remind you that, by formalising the insurance application, you guarantee that you have obtained the consent of these persons to the processing of personal data carried out by IRIS GLOBAL in relation to the execution and development of the insurance contract (in the case of minors, you should have obtained the consent of their legal representatives if you are not one of them), and that you have informed these persons of their rights and of the purposes of the processing of their data.

Finally, and most importantly, we inform you that, for the execution of the policy, it may be necessary to process your **health data** or data concerning any medical services or healthcare that have been received in relation to the processing of a loss or, where appropriate, data necessary for the assessment of the risk. We would like to remind you that IRIS GLOBAL will only process this category of personal data for the purposes of the execution of the insurance contract and, exclusively, in the event that IRIS GLOBAL is legitimised to do so.

For what purposes do we process your personal data?

IRIS GLOBAL will process your personal data for the following purposes:

- To manage the insurance contract and to maintain, develop, and control the contractual relationship.
- To comply with legal obligations that are applicable to IRIS GLOBAL.
- To perform assessment and monitoring activities in relation to your profile as an insured party and to the risk associated to the policy, applying, where appropriate, scoring and segmentation techniques (risk assessment, analysis, and pricing).
- To detect any fraudulent use of data when establishing contractual or pre-contractual relationships (fraud detection).
- To prevent and/or detect money laundering and/or terrorist financing activities.
- To manage activities that allow for the assessment of your asset solvency or creditworthiness.
- To send you, by postal, telephone, or electronic means (e-mail, SMS, and other electronic means of communication), advertising or promotional information that may be of interest to you about products and/or services marketed by IRIS GLOBAL. This includes information sent based on the profile created for you using internal and external data, as detailed in these Particular Conditions, and only if you consent to it.
- To send you, by postal, telephone, or electronic means (e-mail, SMS, and other electronic means of communication), advertising or promotional information that may be of interest to you, related to third parties with which IRIS GLOBAL reaches collaboration agreements, such as insurance entities; credit institutions; assistance entities; and entities managing nursing homes, administrative activities and ancillary services, education, health activities and social services, and health, only if you consent to it.
- To send you, by postal, telephone, or electronic means (e-mail, SMS, and other electronic means of communication), advertising or promotional information that may be of interest to you e.g. about events and news of general interest, greeting messages on your birthday, etc. only if you consent to it.

- To carry out evaluations of customer profiles (including yours) and to apply segmentation techniques using internal data owned by IRIS GLOBAL and external data (e.g. from third-party databases) in order to introduce improvements in the communications we make and to offer you products and services adapted to your needs, even after the contractual relationship has ended and only if you consent to it.
- To retain your data once the contractual relationship has expired so that IRIS GLOBAL can create specific profiles in relation to the products and services it markets and send you, by postal, telephone, or electronic means (e-mail, SMS, and other electronic means of communication), advertising or promotional information about said products and services marketed by IRIS GLOBAL, only if you consent to it.

What is the legitimate basis of IRIS GLOBAL for the processing of your data?

The legitimate basis for the processing of your data is the **development and execution of the contractual relationship** formalised between you and IRIS GLOBAL, as well as the **compliance with the legal obligations** that are applicable to IRIS GLOBAL.

Another element which constitutes a legally legitimate basis is the **legitimate interest** of IRIS GLOBAL in the processing for purposes such as the assessment, analysis, and pricing of risks; the prevention of fraud; or the prevention and/or detection of money laundering and/or terrorist financing activities. We also invoke this condition for the processing of health data for the purpose of damage assessment, the settlement of claims, risk assessment, and, where appropriate, any other activities arising from the management and processing of the insurance contract.

The fulfilment of a mission carried out in the **public interest** or in the exercise of public powers conferred on the data controller, for instance, for the prevention of fraud or for collaboration with law enforcement authorities, is also considered as a legitimate basis for processing.

Additionally, we request your **consent** to different processing purposes, such as for the performance of commercial and/or advertising actions or communications that may be of interest to you, either about the products or services that we offer, or about products and/or services of third parties with which IRIS GLOBAL reaches collaboration agreements. Likewise, we ask for consent to be able to carry out customer profile evaluations and to apply segmentation techniques with internal and/or external data, in order to introduce improvements in the communications we make and to offer products and services adapted to your needs, even after the relationship has ended.

To which recipients will your personal data be communicated?

The personal data processed by IRIS GLOBAL to achieve the purposes detailed above and in accordance with the aforementioned conditions of lawfulness could be communicated to different recipients, especially with the aim of ensuring the proper development of the contractual relationship with our customers and thus providing you with the appropriate service in each case. In this sense, in addition to having to provide personal data by law in the event of an official request from a public body, it is necessary for us to work with a network of national and international providers and partners in order to achieve our objectives. Therefore, it is necessary for us to communicate personal data to various partners and, in order to ensure that this is a legitimate communication, we request your consent and communicate it – where necessary – to the following recipients:

- To collaborating entities, public or private, that intervene in the management of the insurance contract (reinsurance or co-insurance entities or entities intervening in the management of the policy, providers), which may be national entities, European community entities, or international entities located in third countries, as in the case of having to provide travel assistance abroad, for example.
- To companies in the same group or intra-group of insurance entities for the fulfilment of supervisory obligations.
- To public bodies and administrations, in compliance with legal obligations or for the management of the services of the insurance contract or that are requested.
- To possible third parties interested in the processing and management of losses derived from the execution and development of the insurance contract (interested parties, injured parties, beneficiaries, etc.), provided that the communication of data is strictly necessary.

We would like to point out that your personal data will only be communicated to third parties when it is strictly necessary to achieve the purposes described above, taking into consideration compliance with the principles of lawfulness, fairness, and transparency, data minimisation, purpose limitation, and integrity and confidentiality.

How long is your data retained?

Personal data will be retained for the duration of the contract and, thereafter, taking into account the legal periods applicable in each specific case, the type of data, and the purpose of the processing.

You may request more information on the data retention periods at: proteccion.datos@irisglobal.es

What are your rights regarding our processing of your data?

We inform you that you have the right to access your personal data and to obtain confirmation on how such data is being processed. Likewise, you have the right to request the rectification of inaccurate data or, where appropriate, to request its erasure when, among other reasons, the data is no longer necessary for the purposes for which it was collected.

We remind you that you have the right to object, at any time, to the processing of your data for advertising or promotional purposes.

In certain circumstances, you may request the restriction of the processing of your data, in which case we will only keep it for the exercise or defence of possible claims.

In certain circumstances, you may also object to the processing of your personal data for the purposes stated, without affecting the lawfulness of the processing based on prior consent. In this case, IRIS GLOBAL will cease processing your personal data, unless there are legitimate reasons, or to guarantee the exercise or defence of possible claims.

Finally, you may exercise the right to portability and to obtain, for yourself or for another service provider, certain information arising from the contractual relationship entered into with our entities.

You may exercise these rights by the following means:

- Letter addressed to:

IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros S.A.U., located at Julián Camarillo 36, 28037, Madrid (Spain).

- E-mail addressed to: proteccion.datos@irisglobal.es.

In both cases, proof of identity of the person exercising their rights must be provided by sending a copy of their Spanish national ID card (DNI, as per the Spanish acronym), NIE, passport, or equivalent document, on both sides.

We will respond to their request within a maximum period of one month from receipt of the same. This period may be extended by two months if necessary, taking into account the complexity and number of requests.

We also inform you that you may withdraw your consent at any time, where consent has been given for a specific purpose, without affecting the lawfulness of the processing based on the consent prior to its withdrawal.

Lastly, you also have the right to lodge a complaint with the Spanish Data Protection Agency, the competent data protection supervisory authority. However, you may first lodge a complaint with the Data Protection Officer, who will resolve the complaint within a maximum period of two months.

CONSENT TO PERSONAL DATA PROCESSING

1. Data processing in order to provide you with the requested service in the event of a loss, even if data is transferred to our providers, only when necessary. (Answer YES or NO)

2. Sending of advertising or promotional information about products and services marketed by IRIS GLOBAL based on the creation of your profile. This processing may continue even after the contractual relationship binding you to IRIS GLOBAL expires. (Answer YES or NO)

3. Sending of advertising or promotional information about products and services marketed by third parties with which IRIS GLOBAL reaches collaboration agreements. (Answer YES or NO)

4. Sending of advertising and promotional information about events and news, as well as greeting messages (birthdays, Christmas, etc.). (Answer YES or NO)

In order to obtain any of the services provided for in the Insurance Contract, the Insured Party shall call the 24-hour Central Help Desk for Insured Parties on the following numbers: 91 572 43 43 (if the Insured Party is calling from Spain) or +34 91 572 43 43 (if the Insured Person is abroad).

The Person taking out the Insurance Policy acknowledges having received, prior to signing the Contract, all the information relating to the legislation applicable to it, the address of the Insurer for the purposes of lodging claims against it, and the nationality and registered office of the Insurer, and they expressly undertake to notify the Insured Party of said information.

The Person taking out the Insurance Policy accepts the Particular Conditions above and expressly acknowledges any modification or limitation of the guarantees set out in the General Conditions, a copy of which is hereby granted to them, which they sign.

Madrid, a de 20

THE CONTRACTING PARTY

THE INSURANCE PROVIDER



Sergio Real Campos



Iris
GLOBAL



Iris Global Soluciones de Protección Seguros y Reaseguros, S.A.U.

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