

Travel Assistance Insurance

IRIS GLOBAL

Insurance Product Information Document

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

Registration: España C- 627

Product: Study Travel Assistance

The complete pre-contractual and contractual information of the product is available in the General and Particular Conditions and, if applicable, in the Special Conditions, provided at the time of taking out the insurance policy.

What does this type of insurance consist of?

Insurance designed for individuals while travelling, covering medical assistance and travel incidents that may occur during the trip.



What is insured?

FOR ALL MODALITIES

- ✓ Medical, pharmaceutical or hospitalization expenses in the country of origin.
- ✓ Companion travel expenses.
- ✓ Expenses for revalidation and physical therapy.
- ✓ Face-to-face psychological consultation.
- ✓ Living expenses for the companion of the hospitalized insured person.
- ✓ Medical expenses of the companion.
- ✓ Return expenses of the companion.
- ✓ Return of minors.
- ✓ Transfer or repatriation of mortal remains.
- ✓ Travel expenses of the companion of mortal remains.
- ✓ Living expenses of the companion of mortal remains.
- ✓ Return of companions of the deceased.
- ✓ Search and rescue expenses.
- ✓ Loss of keys.
- ✓ Sending of objects forgotten during the trip.
- ✓ Reimbursement of administrative expenses for visa extension.
- ✓ Medical and security services through apps.
- ✓ Delay in the delivery of checked baggage in public transport.
- ✓ Delay in the means of transport.
- ✓ Loss of connections.
- ✓ Delay of the means of transport due to overbooking.
- ✓ Cancellation of the means of transport.
- ✓ Early return of the insured person due to the death of a relative.
- ✓ Early return of the insured person due to hospitalization of a relative.
- ✓ Early return of the insured member due to a serious loss in the habitual residence or professional premises.
- ✓ Early return due to declaration of alarm state declaration or border closure notice.
- ✓ Loss, damage or theft of baggage.
- ✓ Traveler information service.
- ✓ Medical teleconsultation.
- ✓ Covid 19 travel-oriented individualized medical advice.
- ✓ Remote consultation or medical advice.
- ✓ Healthcare information service.
- ✓ Transmission of urgent messages.
- ✓ Location of lost luggage or personal belongings.
- ✓ Private Civil Liability.
- ✓ Compensation for the loss of tuition fees.
- ✓ Compensation for missed classes due to illness or accident.
- ✓ Death of a family member due to accident.
- ✓ Resumption of the study travel programme.

OPTIONAL CONTRACTING COVERAGE

- ✓ Death or permanent disability because of accident.
- ✓ Expenses for the cancellation of the study travel programme.
- ✓ Discontinuation of the academic year.

FOR EUROPE MODALITIES, REST OF THE WORLD (WITHOUT USA) AND REST OF THE WORLD (INCLUDING THE USA) WITH ORIGIN AND DESTINATION IN SPAIN FOREIGN OR VICE VERSA, IN ADDITION TO THE PREVIOUS:

- ✓ Medical, pharmaceutical or hospitalization expenses abroad.
- ✓ Hospitalization medical expenses in the country of origin or residence to continue the care provided abroad.
- ✓ Emergency dental expenses abroad.
- ✓ Advances in respect of guarantees for hospital fees abroad.
- ✓ Extension of stay.
- ✓ Shipment of medications abroad.
- ✓ Sanitary transfer or medical repatriation.
- ✓ Psychological care in crisis situations during the trip.
- ✓ Return expenses for hospital discharge.
- ✓ Loss or theft of personal documents abroad.

- ✓ Bonds and procedural expenses abroad.
- ✓ Legal assistance abroad.
- ✓ Early return due to declaration of alarm state declaration or border closure notice.
- ✓ Reimbursement of expenses arising from political evacuation or natural disasters.
- ✓ Loss or theft of personal documents abroad.
- ✓ Help with Administrative Procedures due to hospitalization abroad.



What is not insured?

- ✗ Benefits that have not been previously communicated to the Insurer and those for which it had not been obtained conformity of the latter, except in cases of impossibility material, duly accredited..
- ✗ If the insured refuses to be transferred or repatriated in the time or conditions determined by the service Insurer's medical team, will be automatically suspended all the coverage of the contract and the resulting expenses to consequence of that decision.
- ✗ Expenses incurred once the Insured is in their usual place of residence, those incurred outside the scope of application of insurance coverage, and in any case, once the dates of the trip object of the contract, except as indicated in the Medical expenses coverage.
- ✗ Those derived from the professional practice of sports (including training).
- ✗ The use, as a passenger or crew member, of means of air or sea navigation not authorized for transport public of travelers.
- ✗ The rescue in mountains, abysses, seas, jungles or deserts, in unexplored regions, except as provided in the coverage "Search and Rescue Expenses". Trips that have character exploration or submarine.
- ✗ Those caused directly or indirectly by bad faith of the Insured, for their participation in criminal acts, grossly negligent or recklessly, as well as suicide or attempted suicide.
- ✗ The consequences of the actions of the Insured in a state of mental alienation or in psychiatric treatment, intoxicated or under the influence of drugs or narcotics of any kind.
- ✗ Those occurring as a result of armed conflicts or war, even if it has not been declared, terrorism, rebellions, revolutions or caused by natural catastrophes or nuclear. In any case, events whose coverage corresponds to the Compensation Consortium of Insurance.
- ✗ Those derived from the waiver or delay in receiving the services proposed by the Insurer and/or agreed by its Service Medical, due to the decision of the Insured or persons responsible for him.
- ✗ The consequences of surgical interventions or treatments that are unnecessary for the cure of accident or illness covered by this insurance contract.
- ✗ The Insurer is relieved of liability when by cause of force majeure cannot carry out any of the benefits specifically provided for in this insurance contract.
- ✗ Unless expressly agreed otherwise, they are not subject to coverage the events that occurred in those countries that, at the time of the start of the trip, whether they are at war, declared or not, or in armed conflict.
- ✗ The Insurer will not grant coverage and, therefore, will not be responsible for paying any kind of indemnity or compensation, when such indemnity or compensation expose the Insurer to any sanction, prohibition or restriction in accordance with the resolutions issued by the United Nations, or by virtue of laws, regulations or trade and/or economic sanctions of the European Union, United Kingdom or United States of America.



Are there any restrictions on coverage?

EXCLUSIONS APPLICABLE TO MEDICAL ASSISTANCE AND TRAVEL ASSISTANCE COVERAGE.

- Pre-existing and/or congenital illness, chronic conditions or ailments under medical treatment prior to the departure, except as provided in the "Medical Expenses" guarantee.
- General medical examinations, check-ups and any visit or treatment concerning preventive medicine, in accordance with the generally accepted medical criteria.
- Trips aimed at receiving medical treatment, or subsequent to the diagnosis of a terminal illness.
- Diagnosis, monitoring and treatment of pregnancy, voluntary termination thereof and childbirth.
- Burial and ceremony expenses as well as the cost of the coffin in the transfer or repatriation of mortal remains coverage.
- Treatment, diagnosis and rehabilitation of mental or nervous disorders.
- Acquisition, implantation, substitution, extraction and/or repair of prostheses, materials and devices of any Type.
- Odontological, ophthalmological and otorhinolaryngological treatments, except in cases of emergency.
- Special treatments, dialysis, experimental surgeries, plastic or restorative surgery and those not recognized by western medical science.
- When the accident or illness occurs abroad, any medical expenses incurred in Spain that correspond to a treatment prescribed or initiated abroad, except for the provisions of the guarantee "Hospitalization expenses in Spain for continuity of care abroad".

EXCLUSIONS APPLICABLE TO TRAVEL AND FLIGHTS INCIDENTS COVERAGE.

- Goods, travel tickets, cash money, stamp collections, titles of any nature, documents in general and securities on paper, tapes and/or memory disks, documents recorded on magnetic stripe or film tapes, and collections.
- Petty theft.
- Damage due to normal or natural wear and tear, inherent defect and inadequate, insufficient or unidentified packaging, as well as fragile luggage or perishable goods. Damage produced by environmental or weather influences.
- Objects, not entrusted to a carrier, that have simply been lost or forgotten.
- Theft during a stay in camping and caravan, in a free camping site, or in any non-fixed, mobile or transportable accommodation, excluding valuable items.
- The damage, loss or theft of objects and personal effects that have been left unattended in a public place or in a place made available to several occupants.
- Damage caused directly or indirectly by strikes, earthquakes and radioactivity.
- Damage caused intentionally by the Insured Person or because of gross negligence and those caused by spillage of liquids that are inside the baggage.
- All motor vehicles, as well as their parts and accessories.
- Delay and cancellation coverage produced as a result of a strike or labor conflict are excluded.

EXCLUSIONS APPLICABLE TO ACCIDENT COVERAGE.

- Accidents caused by states of mental alienation, paralysis, apoplexy, epilepsy, diabetes, alcoholism, drug addiction, spinal cord diseases, syphilis, AIDS (except as provided in the Second Medical Opinion guarantee if contracted), encephalitis, and, in general, any injury or illness that impairs the physical or mental ability of the Insured Person.
- Diseases, hernias, lumbago, heart attacks, intestinal strangulations, complications of varicose veins, poisonings or infections that do not have a direct and exclusive cause an injury included within the insurance guarantees. The consequences of surgical operations or unnecessary treatments for the healing of accidents suffered and those belonging to the care of the person himself.
- Injuries suffered from accidents resulting from the use of two-wheeled vehicles with a cylinder capacity exceeding 75 c.c.
- Injuries that occur in the exercise of professional activity with aggravated risk. This exclusion may be repealed prior express authorization of the Insurance provider and by applying a surcharge.
- Situations of aggravation of an accident occurring prior to the formalization of the Contract are not included.

EXCLUSIONS APPLICABLE TO PRIVATE CIVIL LIABILITY COVERAGE

- Any type of Responsibility that corresponds to the Insured Person for driving a motor vehicle, aircraft or boat, as well as for the use of firearms.
- Civil Liability derived from any professional, political or associative activity.
- Fines or penalties imposed by courts or authorities of any kind.
- The Responsibility derived from the practice of a professional sport as well as the following modalities, (even amateur practice), mountaineering, boxing, bobsleigh, caving, judo, parachuting, hang gliding, gliding, polo, rugby, shooting, yachting, martial arts and those practiced with motor vehicles.
- Damage to objects entrusted by any title to the Insured Person.
- Civil Liability derived from the ownership or possession of animals, swimming pools, fuel tanks, etc.
- Civil Liability derived from corporate, union or community activities.
- Civil Liability derived from the ownership and/or possession of weapons and motor vehicles.
- Civil liability for the temporary accommodation of minors, friends etc.
- Civil liability for damages to goods that have been entrusted.

EXCLUSIONS APPLICABLE TO EXPENSES FOR THE CANCELLATION OF THE STUDY TRAVEL PROGRAMME COVERAGE

- Cures, aesthetic treatments, contraindication or lack of vaccination, contraindication to fly, the impossibility of following medical treatment at the place of destination, voluntary termination of pregnancy, alcoholism and illegal drug use.
- Mental, nervous or psychiatric illnesses, depressions that do not involve hospitalization, or with a hospitalization period of fewer than seven days.
- Diseases or illnesses prior to the reservation of the trip, as well as its consequences, unless it forces hospitalization for more than 24 hours and with a medical discharge date at least 7 days prior to the start date of the trip, except as indicated in points 1.3. and 1.5.
- In general, all cancellations for causes prior to the time of contracting that were known to the Insurance contracting party and/or Insured person.
- Participation in fights, crimes, bets, contests, competitions, except in cases of self-defense established by a Court.
- Restrictions related to the mobility of the Insured person imposed by the governments or competent health authorities in situations of quarantine, epidemics or pandemics, both at the country of origin of the insured person and at the destination, which make it impossible to start the trip.
- Conscious non-compliance with official prohibitions.
- The non-presentation for any reason of the documents essential in any trip, such as passport, visa, flight tickets or vaccination certificates.
- Intentional acts, as well as self-harm, caused intentionally, suicide or attempted suicide.
- Events caused by radiation from nuclear transmutation or decay or radioactivity, as well as those derived from biological or chemical agents.

EXCLUSIONS APPLICABLE TO DISCONTINUATION OF THE ACADEMIC YEAR COVERAGE

- Early returns that have not been communicated to the Insurance provider and that have not been made by or with its agreement, except in cases of force majeure or proven material impossibility.
- Events under coverage intentionally caused by the Insured person, the Insurance Contracting Party, the Beneficiaries or persons traveling with the Insured person.
- Any reimbursement requested in those cases in which the return of the Insured person occurred on the date scheduled for the end.
- Illnesses or injuries that occur as a result of chronic or pre-travel conditions (except worsening or decompensation of a chronic disease during the trip).
- Psychiatric and mental illnesses and depression without hospitalization.
- Illnesses or injuries that occur in the exercise of the professional activity of aggravated risk.
- Voluntary acts, as well as intentional self-harm, suicide, or suicide attempt.
- Treatment, diseases or pathological states produced by ingestion or administration of toxins (drugs), alcohol, narcotics or by the use of medicines without medical prescription.
- Births
- Pregnancies, except for unforeseeable complications during the first 24 weeks of gestation.
- Participation in bets, duels, crimes, fights, except in cases of legitimate defense.
- Terrorism.
- Aesthetic treatments, periodic reviews, cures, contraindications for air travel, vaccinations, the impossibility of following the recommended preventive medicinal treatment in certain destinations, the voluntary interruption of pregnant.
- The non-presentation, for any reason, of the necessary documents in any trip, such as passport, visa, tickets, ID or vaccination certificates.
- Covered events that are caused by radiation from nuclear transmutation or decay or radioactivity, as well as those derived from biological or chemical agents.
- Public Health Emergency of International Relevance.



Where am I Covered?

✓ The insured events produced within the territorial scope specifically contracted in the particular conditions are guaranteed.



What are my obligations?

- Before the conclusión of the contract, declare to the Insurer all circumstances known to him that may influence the assessment of the risk.
- Pay the Price of the insurance indicated in the conditions of the contract.
- To inform the insurer that the event has occurred within a máximo period of seven days of becoming aware of it.
- To provide the Insurer with all kinds of information on the circumstances and consequences of the event.
- To use means at their disposal to mitigate the consequences of the event.



When and how do I have to make payments?

The contracting party of the insurance is obliged to pay the price of the insurance under the conditions stipulated in the contract, being able to agree on the fractionation of the same. If periodic payments have been agreed, the first of them will be payable once the contract is signed.



When does coverage begin and end?

Coverage begins and ends on the date indicated in the particular conditions. If the insurance is contracted once the trip has started, the coverage can only be used when 72 hours have passed. In any case, the contracted coverage and its modifications or additions will not take effect until the insurance payment has been satisfied, unless otherwise agreed.



How can I terminate the contract?

In the event of individual insurance lasting more than six months, you can terminate the contract without stating the reasons and without any penalty within a period of 30 days following the date on which the insurer delivers the insurance document of provisional coverage. The unilateral power to terminate the contract must be exercised by the contracting party by means of a communication addressed to the insurer through a durable medium, available and accessible to it and that allows the notification to be recorded. This communication must be made before the expiration of the period indicated above. As of that date, the coverage by the insurer will cease and the insurance contracting party will be entitled to a refund of the price that they would have paid, except for the part corresponding to the period of time in which the contract would have been valid. The insurer will have a period of 30 days to do so, counting from the day it receives the notification of termination.