

ACCIDENTS

SUMMARY OF THE TERMS AND CONDITIONS OF THE ACCIDENT INSURANCE FOR CREDIT CARD HOLDERS: VISA DUAL, VISA DUAL KORNER K26/K26+/100%/R.SOCIEDAD/PROFESSIONAL/BUSINESS, VISA CLASSIC/CLASSIC BUSINESS/NAKAR/PARTAIDE, MC AZUL, VISA EXTRA, TITANIUM and MC VIT, ISSUED BY THE ENTITY HOLDING THE POLICY. THIS SUMMARY IS FOR INFORMATIONAL PURPOSES AND ANY DISPUTE OR LITIGATION WILL BE SUBJECT TO THE GENERAL, PARTICULAR AND SPECIAL CONDITIONS OF THE POLICY.

- **INSURER:** CAJA DE SEGUROS REUNIDOS CIA. DE SEGUROS Y REASEGUROS, S.A. CASER.
- **POLICYHOLDER:** KUTXABANK, S.A.
- **POLICYHOLDER:** 50114080
- **EFFECTIVE DATE AND EXPIRATION DATE:** FROM 00:00 OF 31/12/2023 TO 24:00 OF 31/12/2024.

● INSURED PERSONS:

The coverage in the contract is provided to the insured persons. regardless your age, with no limitations other than those established by current legal regulations.

SECTION 1: ACCIDENT DURING A TRIP PAID FOR USING THE INSURED CARD.

HOLDERS of the CARDS in question shall be regarded as the insured persons - natural persons in all cases - and up to 9 additional people, travelling by charging the card covered by the insurance.

SECTION 2: ACCIDENTS WITH TWENTY-FOUR HOUR COVER.

Anyone who is a holder of an insured card will be considered to be insured, provided that the card has been used for the acquisition of movable property or goods at least once during the twelve months prior to the ACCIDENT or from the effect of the POLICY, if later. Company cards are excluded in this section.

● CONTRACTED COVERAGE AND CAPITAL INSURED:

SECTION 1: Accident during a trip paid for using the insured card.

SECTION	COVERAGE	INSURED AMOUNT
1	ACCIDENTAL DEATH DURING A TRIP PAID FOR USING THE INSURED CARD.	€300,000.00
	PERMANENT DISABILITY CAUSED BY AN ACCIDENT DURING A TRIP PAID FOR USING THE INSURED CARD.	€300,000.00
	KIDNAPPING EXPENSES DURING A TRIP PAID FOR USING THE INSURED CARD.	€6,000.00
	COVERAGE DURING STAY	INCLUDED.
	RENTAL CAR	50% of the amount insured.

The INSURER guarantees the payment of compensation described for any bodily injury sustained by the INSURED PERSON as a result of ACCIDENTS that may befall them anywhere in the world during a trip on PUBLIC TRANSPORTATION paid for with the insured card and always ensuring the duration of the journey does not exceed 30 days. This cover will apply:

- When the insured person is a passenger in a means of public transportation (taxi, car with driver, coach, bus, train, metro, ship or aircraft) paid for with the insured card.
- When the person insured climbs aboard or alights from the public transport having paid for the ticket with the insured card.
- When the insured person is in the airport terminal, sea port, railway or coach station, etc. with the intention of boarding a mode of public transport where the ticket was paid for with the insured card, including direct travel to or from these places by any means of public transport not paid for with card.
- When the insured person is a passenger on the complementary public transport required to get them to the departure and return point. For these purposes, rental cars shall be considered as a mode of public transport.
- When the insured person is the driver or passenger in a rented car, having paid the rental fee with the insured card (limit: 50% of capital insured).

* For minors aged 14 and under, the maximum cover is limited to 6,000 euros for funeral expenses.

If trips are partially paid with a card, the guarantees will be calculated based on the proportion of the insured capital based on the percentage of the cost of the ticket purchased with the card.

1. DEATH:

In the event of the DEATH of the INSURED PERSON as a result of an ACCIDENT, the INSURER guarantees to pay compensation equal to the SUM INSURED in the particular conditions for this coverage, if the ticket was paid for using an INSURED CARD.

2. PERMANENT DISABILITY:

If the INSURED PERSON suffers a **PERMANENT TOTAL DISABILITY** due to the injuries suffered as a result of an ACCIDENT, the INSURER guarantees to pay compensation equal to the SUM INSURED for this coverage, if the ticket was paid for using an INSURED CARD.

If the INSURED PERSON suffers a **PERMANENT PARTIAL DISABILITY** due to the injuries suffered as a result of an ACCIDENT, the INSURER guarantees to pay compensation equal to the amount resulting from the application of the percentage corresponding to the anatomical loss suffered, if the ticket was paid for using an INSURED CARD.

	Right / Left
Complete paralysis	100%
Incurable mental illness	100%
Complete blindness	100%
Total loss or complete disablement of:	
- Both arms, hands, legs, or feet; an arm and a leg or a foot; or a leg and a foot; or a hand and a foot	100%
- An arm or a hand	60% / 50%
- A thumb	20% / 15%
- An index finger	16% / 13%
- One of the other fingers	8% / 7%
- Movement of the shoulder	25% / 20%
- Movement of the elbow	20% / 15%
- Movement of the wrist	20% / 15%
- A leg above the knee	50%
- A leg at the height of or below the knee or a complete foot	40%
- A big toe	10%
- One of the other toes	5%
- Movement of the hip or knee	20%
- Movement of the ankle	20%
- Movement of the subtalar joint	10%
- Movement of the cervical, dorsal or lumbar column, with or without neurological manifestations	33%
- An eye or a reduction of not less than half of binocular vision	30%
- If the vision in the other eye was already lost before the accident	50%
- Shortening of a leg by not less than five centimetres	5%
- Nonunion fracture of a leg or foot	25%
- Nonunion fracture of a patella	20%
- Complete ablation of the lower jaw or total loss of the lower jawbone	25%

- Complete deafness in both ears 40%
- Complete deafness in one ear 10%
- If there was complete deafness in the other ear before the accident 20%

3. KIDNAPPING EXPENSES: If the means of transport is kidnapped, the insurer will pay maximum compensation of up to €6,000.00 if the ticket was paid for with an insured card.

4. STAY: Accidents that occur when the insured person is travelling as a passenger on any public transport during the stay are covered, provided that the original amount of the trip was paid for using the card. Maximum duration per trip: 30 days.

5. RENTAL CARS: It is hereby expressly stated that the coverage of this insurance has been extended to cover the holder of the card and up to 9 additional people, travelling having paid with the card covered by the insurance, for the same amount insured as the holder of the card for accidents that they may suffer as a driver or passenger of a rented car, having paid the amount of the rental with an insured card.

For this coverage, in all cases the total number of persons insured, including the holder of the insured card, will be a MAXIMUM of 5 for a single ACCIDENT/CLAIM.

Likewise, the CAPITAL for this coverage will be 50% of the INSURED SUM.

SECTION 2: Accident with twenty-four hour cover.

SECTION	COVERAGE	INSURED AMOUNT
2	DEBITS FOR PURCHASES IN THE EVENT OF DEATH IN AN ACCIDENT WITH TWENTY-FOUR HOUR COVER.	The amount of debits for purchases charged to the card account during the twelve months prior to the date of an ACCIDENT up to a maximum of €15,000.00 per claim. Withdrawals of cash from cash machines are not included.
	DEBITS FOR PURCHASES FOR PERMANENT DISABILITY IN AN ACCIDENT WITH TWENTY-FOUR HOUR COVER.	The amount of debits for purchases charged to the card account during the twelve months prior to the date of an ACCIDENT up to a maximum of €15,000.00 per claim. (PARTIAL PERMANENT DISABILITY ACCORDING TO SCALE) Withdrawals of cash from cash machines are not included.
	CANCELLATION OF BALANCE IN THE EVENT OF DEATH IN AN ACCIDENT WITH TWENTY-FOUR HOUR COVER.	Outstanding balance for purchases of movable property or goods made with the INSURED CARD up to a maximum of €6,000.00 per claim.

The INSURER guarantees INSURED PERSONS for personal injuries suffered due to ACCIDENTS that take place in private life and in the performance of their professional occupations.

● EXCLUSIONS (SECTIONS 1 and 2):

The exclusions specified in the General Terms and Conditions will apply. In general terms but not limited to, the insurer will not guarantee the following accidents, diseases or injuries, or their consequences: a) Those that occurred before the effective date of the policy, even when they appear during its validity, or those that manifest themselves 365 days after the date of the accident, or b) Damages for events or phenomena that are covered by the Insurance Compensation Consortium, in accordance with the legislation in force at that time.

Accidents excluded are those as a consequence of or that arise from: a) Those caused deliberately by the insured person or beneficiaries of the policy. If there are several beneficiaries, those not involved will retain their full eligibility for all the insured capital. b) Recklessness, serious negligence and/or the participation of the insured person in bets, challenges, duels, brawls or criminal acts, except as indicated in section d) of the Consideration of Accident section of the PRELIMINARY Article. c) The professional practice of any sport. As well as the practice, as an amateur of: water sports more than 3 km away from the shore or coast; diving more than 20 metres deep; aerial activities and parachuting; motor sports, motorcycling, speed competitions; climbing, mountaineering and caving; horse riding and polo; boxing, fighting, and martial arts; skating, ice hockey and skiing; big game hunting outside Spain; bullfighting and enclosing of cattle for bull fights; as well as any other sport or activity where the risk may be considered similar to those mentioned. d) The driving of motor vehicles if the insured person is not in possession of the corresponding administrative authorization. e) Food or medicinal poisoning. f) Injuries resulting from surgery or medical treatment that have not been caused by a covered accident. g) Nuclear reaction or radiation and radioactive contamination, except as a result of treatment applied to the insured person for a covered accident. h) The rescue of people in mountains, seas, forests or deserts. Sunstroke, frostbite and other effects of the action of the weather which have not been caused by a covered accident. i) Accidents suffered by an insured person that is in a state of drunkenness, i.e. when the degree of alcohol is higher than that established by the regulations in force at the time of the accident, or under the effects of toxic drugs or narcotics. j) The direct or indirect consequences of HIV (Human Immunodeficiency Virus). k) Bodily injuries arising from an accident covered by the policy that had not manifested itself or was not accredited within 365 days following the date of the accident. l) Injuries arising from an illness, cerebrovascular diseases, epilepsy, mental illness or syncope. m) Infarction, unless it is declared an occupational accident by the competent labour authority. In order to be compensated for myocardial infarction, this must have been the sole, immediate cause of death or invalidity. n) Severe myopia. o) If the consequences of an accident aggravate a pre-existing illness or unhealthy state or one that occurs after the accident, but not as a result thereof, the insurer will only be liable for the consequences that the accident would have had without the aggravating influence on such an illness or unhealthy state. If it was not possible to determine the degree of impact that any pre-existing injuries or pathological conditions have on the production of the after-effects, it will be understood that 50% was caused by the accident. p) Accidents caused as a direct result of a pre-existing disability. Even though they arise from a covered accident, in no event shall the following be covered: hernias of any kind, lumbago, neck pain and back pain of any etiology, varicose veins, aneurysms; strokes, except those that are a direct result of an accident covered in the policy, and all pains whose cause cannot be determined by the usual diagnostic means.

In addition, the following are excluded from the policy coverage: 1. Events arising from wars, civil wars, revolutions and kidnapping. 2. Suicide or attempted suicide. 3. Fatal ACCIDENTS deliberately caused by the beneficiaries of the POLICY. If there are several beneficiaries, only the participation of the guilty beneficiary will be invalidated. In any event, the part corresponding to the guilty beneficiary or beneficiaries will not increase the other parts. 4. ACCIDENTS in transport that does not legally qualify as being public. 5. Withdrawals of money. 6. The use of private aircraft not intended for public service, and the use of helicopters and light aircraft for spraying, fighting fires or rescue services. 7. Riots, civil disturbances, terrorism and sabotage, except as provided for in the EXTRAORDINARY RISK section for extraordinary events that occurred in Spain covered by the Consorcio de Compensación de Seguros (Insurance Compensation Consortium).

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COMMUNICATION OF CLAIMS

In the case of any incident occurring which may be covered by this policy, in order to provide the guarantees of this insurance, the Insured must report the accident, within the 7 days following its occurrence as follows::

**CASER: E-mail: prestaciones-sq@caser.es
Tel.: 91.590.96.27**

Enquiries on coverage: ayudamediacion@caser.es (only those enquiries related to the coverage of this policy will be addressed)

To receive compensation, you must send the following information and/or documentation:

- In the event of death
 - Death certificate
 - Certified copy of the national ID card of the deceased and the beneficiaries
 - Documentation certifying the status and identity of the beneficiaries (family record book, etc.)
 - Certificate issued by the Register of Wills and a copy of the last will.
 - Supporting documentation relating to the accident (records, court proceedings...).
- In the event of total disability
 - Ruling on the disability from the Social Security.
 - Medical certificates that specify the cause, start, nature and result of the injury, with a statement about the resulting after-effects.
 - Supporting documentation relating to the accident (records, court proceedings, work accident report).
 - Certified copy of the national ID card of the insured person.

In both cases, the documentation that the insurer reasonably requires.

SUMMARY OF THE TERMS AND CONDITIONS OF THE ASSISTANCE INSURANCE FOR CREDIT CARD HOLDERS: VISA PLATINUM, VISA GOLD/VISA GOLD DUAL/PROFESSIONAL/BUSINESS, VISA CORPORATE, MC E-BUSINESS, VISA DUAL, VISA DUAL KORNER, K26/K26+/100%/R.SOCIEDAD/PROFESSIONAL, VISA CLASSIC/BUSINESS CLASSIC/NAKAR/PARTAIDE, MC AZUL, VISA EXTRA, TITANIUM and MC VIT, ISSUED BY THE ENTITY HOLDING THE POLICY. THIS SUMMARY IS FOR INFORMATIONAL PURPOSES AND ANY DISPUTE OR LITIGATION WILL BE SUBJECT TO THE GENERAL, PARTICULAR AND SPECIAL CONDITIONS OF THE POLICY.

TO PROVIDE THE SERVICES INHERENT TO THESE INSURANCE GUARANTEES, IT IS ESSENTIAL FOR THE INSURED PERSON TO REQUEST ASSISTANCE AT THE TIME OF THE EVENT VIA THE FOLLOWING PHONE NUMBER (IT CAN BE MADE VIA A REVERSE CHARGE/COLLECT CALL. PERMANENT 24 HOUR SERVICE)

91 594 96 74 (+34 From another country)

In telephone communications requesting assistance for the guarantees indicated, you must indicate: the name of the insured person, the card number, your location, telephone number and the type of assistance required.

• PRELIMINARY PROVISIONS:

INSURER: CAJA DE SEGUROS REUNIDOS CIA. DE SEGUROS Y REASEGUROS, S.A. CASER, which assumes the cover of the risks covered by this contract and guarantees the benefits thereof, with CASAVI being the entity that provides the services guaranteed therein.

POLICYHOLDER: KUTXABANK, S.A.

POLICY NO.: 50114080

EFFECTIVE DATE AND EXPIRATION DATE: FROM 00:00 OF 31/12/2023 TO 24:00 OF 31/12/2024.

INSURED PERSONS: All those who travel in a means of public transport, where the amount has been paid using an INSURED CARD and they are the holder of the card issued by the policyholder - natural persons in all cases - and up to 9 additional people, travelling by charging the card covered by the insurance.

SCOPE OF THE INSURANCE: The guarantees described in this policy are valid for events that occur in Spain, Europe or worldwide.

VALIDITY: To benefit from the guarantees covered, the time the insured spends away from their habitual residence per trip or journey shall not exceed 30 days.

GUARANTEES COVERED:

In accordance with the conditions contracted between CASER and CASAVI, the persons described as INSURED shall be entitled to the following benefits:

. Medical assistance and health care. The company will pay expenses relating to the intervention of the health professionals and facilities required to care for the insured, sick or wounded person, up to a limit of 6,000 euros in Europe (excluding Spain) and 9,000 euros in the rest of the world. Dental costs shall be limited to 100 euros in all cases or the equivalent in local currency.

. Repatriation or medical transportation of injured or sick people. In the event of an accident to the illness of the insured person, the company shall pay the ambulance transfer costs to the nearest clinic or hospital and the transfer costs to a prescribed hospital or their home.

. Convalescence in a hotel. If the sick or injured insured person cannot return home for medical reasons, the company will pay the hotel costs resulting from the extension of their stay, up to 74 euros per day for a maximum period of 10 days.

. Repatriation or transportation of a deceased insured person. In the event of the death of an insured person, the company will organise the transfer of the body to the place of burial in Spain and will pay the costs thereof. The burial costs and ceremony are not included but the company will pay for the return home of the other insured persons, when they are unable to do so by the means initially planned.

. Early return due to the death of a relative. If any of the insured persons needs to interrupt their trip due to the death of a relative, among those considered in the policy, the company will pay for the round trip by plane (economy class) or train (1st class), from the place where you are to the burial in Spain.

. Theft of and material damage to luggage. Compensation is guaranteed for the damage to or loss of the luggage or personal effects of the insured person in the event of theft, partial or total loss due to the transportation company or damage resulting from fire or aggression occurring during the course of the trip, up to a limit of 200 euros.

Cameras and photography accessories, radio equipment, sound or image recording equipment, electronic equipment and their accessories are covered up to 50% of the sum insured on the entire luggage.

This compensation will always be in excess of and complementary to that received from the transportation company and, to receive payment thereof, you will need to provide proof of having received the appropriate compensation from the transportation company, as well as a detailed list of luggage and its estimated value.

This excludes theft and the simple loss or mislaying by the insured person, as well as jewellery, money, documents, valuables and sports and computer equipment. For the purposes of providing the service in the event of theft, it will be necessary to report the theft to the competent authorities.

. Help for family members at the home of the hospitalised insured person. If the insured person needs to remain hospitalised due to illness or accident during their trip and if the presence of a person is required at their usual home for a duly justified serious, pressing reason, the company will organise and pay for the return trip on a regular airline (economy class) or train (1st class) of the person designated by the insured person and who is a resident in Spain to go to the home of the insured person, up to a maximum financial limit of €120.

. Repatriation or transportation of other insured persons. When one of the insured persons has been repatriated or transferred due to illness or accident and this prevents their spouse, immediate ascendants or descendants or brothers and sisters from continuing their journey by the means initially planned, the company will pay for their transportation home or to the place of hospitalisation.

. Repatriation or transportation of minors or persons with physical or mental disabilities. If the insured person being repatriated or transferred was travelling only in the company of children under the age of fifteen or persons with physical or mental disabilities, the company will organise and pay for the return flight of a flight attendant or a person designated by the insured person to accompany the children on their return trip home.

. Travel of a relative in the event of hospitalisation. If the condition of the sick or injured insured person requires their hospitalisation for a period of more than five days, the company will make a return ticket by plane (tourist class) or train (1st class) available for a relative of the insured person or a person delegated by them, to accompany them.

If hospitalisation occurs abroad, the company will also pay up to 74 euros per day for a maximum period of 10 days, for the subsistence/accommodation expenses of the person accompanying the insured person upon presentation of the relevant invoices.

. Early return due to the hospitalisation of a relative. If one of the insured persons needs to interrupt their trip due to the hospitalisation of a relative as a result of an accident or serious illness that requires their hospitalisation for a minimum of 5 days and this occurred after the start date of the trip, the company will pay for transportation to the town of their usual residence in Spain.

. Early return due to serious damage to the residence or business premises of the insured person. The company shall make a ticket available to transport the insured person back to their home in Spain, if they need to interrupt their trip due to serious damage (fire, theft or expected flood) to their main or secondary residence or their professional premises.

THIS IS A SUMMARY OF THE CONTRACTUAL TERMS AND CONDITIONS THAT APPLY TO THE COLLECTIVE POLICY OF REFERENCE SIGNED BY THE POLICYHOLDER WITH CASER, SO THAT, IF THERE IS ANY DOUBT REGARDING ITS INTERPRETATION, THE PROVISIONS THEREIN SHALL APPLY, BEING AVAILABLE TO THE INSURED PARTIES AT THE HOME OF THE AFOREMENTIONED POLICYHOLDER. THE INSURED BENEFITS WILL REMAIN IN FORCE AS LONG AS THE AFOREMENTIONED POLICY OF REFERENCE REMAINS IN FORCE AND IS NOT CHANGED, BEING CANCELLED WHEN IT IS TERMINATED. THE ISSUING ENTITY OF THE SECURED CARD RESERVES THE RIGHT TO TERMINATE OR MODIFY THIS INSURANCE AT ANY TIME.

. Search, tracing and delivery of lost luggage. If luggage is lost on a regular flight, the company will provide all of the means at its disposal to tracing it and, where appropriate, delivering it to the beneficiary free of charge.

. Sending items left behind or stolen during a trip. The company will organise and pay for the cost of sending objects stolen and later recovered, or simply forgotten by the insured person, up to a limit of 120 euros, provided that the joint cost of these items exceeds this amount.

. Delay in the delivery of checked-in luggage. The company will pay up to a limit of 120 euros, upon presentation of the relevant invoices, for the purchase of basic necessities, caused by a delay of 12 hours or more in the delivery of checked-in luggage. In no case may this compensation be accumulated to the compensation for the guarantee of article 3.7 "Theft and material damage to luggage". In the event that the delay occurs on the return trip, it will only be covered if the delivery of the luggage is delayed by more than 48 hours from the arrival time.

. Delay of the means of transport at the start of the trip. The company will reimburse the expenses caused by a delay of at least 6 hours in the departure of the means of transport, up to a limit of €30. And another €30 for every 6 hours or more, up to a limit of €180. Cases of social conflicts (such as strikes, lock-outs, demonstrations, sabotage, restriction of free movement, etc.) are excluded.

. Advance of monetary funds abroad. In the event that the insured person is not able to get funds by the means initially planned, such as travel cheques, credit cards, bank transfer or similar, and this is making it impossible to continue their journey, the company will advance up to a maximum amount of 1,500 euros, provided that they give a guarantee or security to ensure the payment of the advance. In any event, the amounts must be returned within a maximum of thirty days.

. Defence of criminal liability abroad. The company guarantees the defence of the criminal liability of the insured person in processes that are brought before foreign courts in their private life on the occasion of the trip or journey covered by the insurance. The maximum limit of costs and bonds for this guarantee is 3,000 euros.

EXCLUSIONS:

The guarantees contracted do not include:

- a) Acts voluntarily caused by the insured party or those involving dishonesty or gross negligence by them.
- b) Pre-existing chronic illnesses or diseases and their consequences suffered by the insured person prior to the start of the journey.
- c) Death by suicide or injuries or diseases arising from an attempt or intentionally caused by the insured person themselves, and those arising from the criminal enterprise of the insured person.
- d) Diseases or pathological conditions caused by the ingestion of alcohol, psychotropic drugs, hallucinogens or any drug or substance with similar characteristics.
- e) Aesthetic treatments and the provision or replacement of hearing aids, contact lenses, glasses, orthoses and prostheses in general, as well as any cost resulting from childbirths or pregnancies and any type of mental illness.
- f) Injuries or illnesses arising from the participation of the insured party in bets, competitions or sporting events, skiing and any other type of winter or so-called extreme sports (including hiking, trekking and similar activities), and the rescue of people at sea, in the mountains or desert areas.
- g) Circumstances that arise, directly or indirectly, from events caused by nuclear energy, radioactive radiation, natural catastrophes, war, disturbances or terrorist acts.
- h) Any medical or pharmaceutical expenses below 9 euros.

PRIVATE CIVIL LIABILITY COVERAGE:

The insurer will pay monetary compensation up to a limit of 30,000 euros, which, without constituting a personal or complementary penalty for civil liability, may be required of the insured person under articles 1902 to 1910 of the Civil Code on foreign legislation, or similar provisions that the insured person is obliged to pay, as being civilly responsible for bodily or material damage caused unintentionally to the person, animals or possessions of third parties.

This limit covers the payment of legal costs, as well as the posting of the judicial bonds required of the insured person.

- Obligations of the insured person:

In case of a civil liability claim, the insured person or their dependants must not accept, negotiate or reject any claim without the express authorisation of the insurer.

- Exclusions:

- a) Any type of liability relating to the insured person for driving motor vehicles, aircraft and vessels, as well as the use of firearms.
- b) Civil liability arising from any political, trade union, political or association activity.
- c) Fines or penalties imposed by any kinds of courts or authorities.
- d) Liability arising from the practice of professional sports and the following types even as an amateur: mountaineering, boxing, bobsleigh, caving, judo, parachuting, hang-gliding, gliding, polo, rugby, shooting, yachting, martial arts and sports with motor vehicles.
- e) Damage to objects entrusted for any reason to the insured person.

• ADDITIONAL PROVISIONS:

In telephone communications requesting Assistance of the guarantees indicated, please state: name of the insured, card number, location, telephone number and type of assistance required.

We are not liable for any delays or failures due to reasons of force majeure or the special administrative or political characteristics of a specific country. In any event, if direct intervention is not possible, the insured person will be reimbursed for the expenses incurred and guaranteed on their return to Spain, or if necessary, as soon as he or she is in a country where the previous circumstances do not exist, by submitting the corresponding receipts.

Medical assistance and transportation must be carried out with the prior agreement of the physician at the hospital attended by the insured person and the medical team of the insurer.

If the insured person is entitled to reimbursement for the unused portion of the ticket, when making use of the transportation or repatriation guarantee, this refund will revert to the insurer.

The compensation set in the guarantees will in any case be a complement to existing contracts covering the same risks, social security benefits or any other collective social welfare scheme.

The insurer is subrogated in the rights and actions that may relate to the insured person for events that may have motivated their intervention up to the total amount for the services provided or paid for.