

***TRAVEL ASSISTANCE***

***And***

***AUTOMOBILE BREAKDOWN  
INSURANCE***

## **COVERAGE:**

### **A) PERSONAL ASSISTANCE:**

- 1. MEDICAL TRANSPORTATION OF WOUNDED OR SICK**
- 2. REPATRIATION FOR THE REST OF INSUREDS**
- 3. ANTICIPATED RETURN OF THE INSURED BECAUSE OF FAMILY DECEASE**
- 4. ROUND TRIP FOR A FAMILY MEMBER AND HOTEL EXPENSES**
- 5. REPATRIATION OF MORTAL REMAINS AND RETURN FOR THE COMPANIONS**
- 6. MEDICAL, SURGICAL, AND HOSPITALISATION EXPENSES ABROAD AND OUT FROM NATIONALITY COUNTRY**
- 7. COSTS FOR AN OVERSTAY IN A HOTEL IN A FOREIGN COUNTRY AND OUT FROM NATIONALITY COUNTRY**
- 8. MEDICINE DELIVERY**
- 9. SEARCH AND DELIVERY OF LUGGAGE**
- 10. TRANSMISSION OF URGENT MESSAGES.**
- 11. REPATRIATION BECAUSE OF RESIDENCIAL HOME DISASTER**

## **B) VEHICLE ASSISTANCE**

- 1. TOWING AND RESCUE SERVICE BECAUSE OF BREAKDOWN OR ACCIDENT**
- 2. HOTEL EXPENSES**
- 3. TRANSPORTATION OF THE INSUREDS. RENTING VEHICLE FOR INSURED**
- 4. VEHICLE REPATRIATION BECAUSE OF BREAKDOWN, ACCIDENT OR ROBBERY**
- 5. TRANSPORTATION TO RECOVER THE VEHICLE**
- 6. PROFESIONAL CHOFRER**
- 7. MECHANICAL PARTS DELIVERY**
- 8. LEGAL ASSISTANCE FOR INSUREDS ABROAD**
- 9. ADVANCE OF PENAL DEPOSIT ABROAD**

## **EXCLUSIONS:**

### **A) GENERAL**

### **B) RELATED TO PERSONAL ASSISTANCE.**

### **C) RELATED TO THE VEHICLE AND ITS OCCUPANTS.**

## **A) PERSONAL ASSISTANCE**

**THIS GUARANTEE IS VALID ALL OVER THE WORLD AND IN SPAIN BEING 25 KMS AWAY FROM THE RESIDENCE OF THE INSURED (10 KM IN BALEARIC AND CANARY ISLANDS), EXCEPT THE GUARANTEES IN WHICH IT IS SPECIFIED THAT IT IS ONLY VALID ABROAD.**

### **1. MEDICAL TRANSPORTATION OF WOUNDED AND SICK.**

In case the insured suffers an accident or illness, the company will take in charge:

- 1.1. Costs of transportation in ambulance to the nearest hospital or clinic.
- 1.2. Medical control by the insurer's team in contact with the treating doctor in order to determine best medical treatment and the best way to travel to another hospital or home.
- 1.3. Cost of adequate transportation of the wounded or sick, to the hospital designated or to his habitual residence. If the insured has to be admitted in a hospital centre not close to his/her residence, the company will take in charge, the subsequent return to his/her residence.

The means of transport used in Europe will be the medical plane when necessary. In other cases or out from Europe the repatriation will be done in regular flight or in the best mean depending on the patient's medical situation.

### **2. REPATRIATION FOR THE REST OF INSURED**

When one or more of the insured have been repatriated because of an accident or illness in attribute to the last guarantee and this circumstance does not let the rest of the insured return to his/her residence by the established transportation, the company will pay the mean of transport for the rest of the insured to the usual residence or to the place where the insured has been hospitalised or repatriated.

If the insured referred to in the last paragraph are under the age of 15, and they do not have a family member or person to accompany them in their journey, the company will put a person to their disposition that will travel with them to their home or where the insured is hospitalised.

### **3. ANTICIPATED RETURN OF THE INSURED DUE TO THE CAUSE OF DEATH OF A FAMILY MEMBER.**

If during a trip, the insured's wife, ancestor, descendant, brother or sister die in Spain and in the case that the way used to travel or the ticket does not let him/her to purchase in advance, the company will pay the costs of transportation to the place of burial of the family member in Spain and also the costs to return to the place where the person was if he/she needed to continue the journey or recover his/her vehicle.

### **4. ROUND TRIP FOR A FAMILY MEMBER AND HOTEL EXPENSES**

When the insured is hospitalised and his/her stay is to be more than 5 days, the company will put to the disposition of his/her family member a round trip in order to be by his/her side. If the hospitalisation is in a foreign country, the company will assume the real cost of the stay of the family member at a hotel, up to the maximum of 30 Euros per day with a maximum of 300 Euros.

### **5. MORTAL REMAINS REPATRIATION AND RETURN FOR THE COMPANIONS.**

The insurer will take care of all the formalities that must take place in the place of death of the insured, like his transportation and repatriation to the place of burial in Spain.

In the case that the insured family at the moment of the death could not return by the ways initially planned or not letting him/her return with his/her bought ticket at that moment, the Insurance Company will pay for the transportation of all them to the place of burial or residence in Spain.

If the family members are under the age of 15 and they do not have a family member or a person to trust to accompany them in their trip, the company will provide for a companion to travel with them to the place of burial or residence in Spain.

### **6. MEDICAL, SURGICAL AND HOSPITALIZATION EXPENSES ABROAD AND OUT FROM NATIONALITY COUNTRY**

If because of an illness or accident the insured needs medical, surgical or hospitalisation out from Spain and his country of nationality, the company will assume:

- a) Charges for medical and surgical fees.

- b) Charges for medicines prescribed from a doctor.
- c) Charges for hospitalisation and surgical operations.

The maximum amount covered by the company, for the mentioned combined above in a foreign country, is 4.500 Euros.

## **7. COSTS FOR AN OVERSTAY IN A HOTEL IN A FOREIGN COUNTRY.**

The company will assume the costs of the extension of the stay of the insured in a hotel, after hospitalisation and under doctor's prescription, up to the amount of 30 Euros per day with a maximum of 300 Euros.

## **8. DELIVERY OF MEDICINE**

When the insured requires it, the company will take care of looking for and the expenses of the delivery of the medicine that is essential for the insured in a medical treatment when there is no possible provision in the locality where he/she is. The cost of the medicine will be paid by the insured when received.

## **9. SEARCH AND DELIVERY OF LUGGAGE AND PERSONAL EFFECTS.**

In case of robbery of luggage or personal documents, the company will give legal advice to the insured for the report of the incident. If these are recovered, the company will take care of the transportation to the place where the insured is or to his/her residence in Spain.

## **10. TRANSMISSION OF URGENT MESSAGES**

The company will take care of the transmission of the urgent messages that are commended by the insured forwarded to his/her families or to his/her company in Spain when for some reason he/she is unable to send them directly.

For this, the insured will get in touch with the company in its 24 hours phone line.

## **11. REPATRIATION BECAUSE OF RESIDENCIAL HOME DISASTER**

In case that the residential home of the insured should suffer a disaster and it would be considered total loss, the company would cover the costs of repatriation or transfer of the insured to his residential home by the fastest way of transportation possible.

## **B) RELATED TO THE VEHICLE AND OCUPANTS**

**Towing and Rescue services are valid from the habitual residence of the insured (km 0). The rest of the guarantees related to the vehicle are valid in Europe and coast of the Mediterranean countries, except: Republic of Belarius, Georgia, Letonia, Lithuania, Moldavia, Russia, Argelia, Egypt, Lebanon, Libya and Syria and in Spain from 25 kms away from the normal residence of the insured (10 kms Balearic and Canary islands), except the guarantees in which it states that it is only valid in a foreign country.**

### **1. TOWING OR RESCUE BECAUSE OF ACCIDENT OR BREAKDOWN.**

In case of breakdown or accident that does not let the vehicle continue on its own, the company will take care of the costs of towing service of the vehicle to the nearest garage of the place where the vehicle has broken down or, if this should happen in the area of 50 kms away from the habitual residence of the insured, the vehicle will be taken to the garage of his choice in that area. This service is limited to the costs of transportation, with the exclusion of mechanical and/or parts of the vehicle, guarantee of the repair, shipping of luggage, etc; with the maximum of 225 €. The company will assume the costs of an emergency repair (on the spot of the breakdown of less than 30 minutes), that will permit the vehicle to continue, which does not include the costs of the parts, which will be always paid by the insured.

The company will assume the rescue service of the vehicle that passing through a transitive motorway is unable, because of an overturning or fallen onto an unbalanced lane, until it is situated in a suitable place so the vehicle can continue and with the maximum of 225 €.

**IMPORTANT: When assistance is needed because of an incident on a highway and the insured is unable to contact with the assistance company operators, the SOS telephone found on the highways should be used. Towing service offered by whoever in the area should not be used. If the incident is in a place or circumstances in**

**which it results impossible to connect the assistance company and a towing service should show up, before accepting this service the insured will inform the towing service that the vehicle shall be transported to his station or deposit for vehicles and once there call the telephones of the assistance of the insurance company.**

## **2. BENEFITS TO THE INSURED BECAUSE OF IMMOBILITY OF THE VEHICLE CAUSED BY BREAKDOWN OR ACCIDENT.**

- **COST OF HOTEL**→ When the vehicle is not repairable in the same day and its repair is more than 2 hours according to the manufacture, the company will assume the costs of the stay in a hotel in the same location of the vehicle in repair, up to 30 Euros per insured and day with the maximum of two days
- **TRANSPORT, REPATRIATION OR CONTINUE OF THE TRIP OF THE INSURED WITH A RENTED VEHICLE**→ When the vehicle is not reparable in 48 hours after the breakdown or accident and its repair is more than 6 hours according to the manufacture and if the insured does not use the guarantee offered in the last paragraph the company will:
  - a) Transport or repatriate the insured and insured occupants to their home or, at his/her election, to the place where he/her were going to if the cost are not more than it would cost to return to his habitual residence. Or if the insured are two or more and depending on the availability:
    - b) Rent a Car for the insured, with the same category as the accidented or broken down vehicle, with a maximum of 48 hours and 180 € of total amount of the price of rent. The use of the rented vehicle is reduced to the way to travel between the place of the event and the habitual residence of the insured or to the destination of his trip if it does not exceed the distance to his habitual residence.

## **3. COVERAGE TO THE INSURED IN CASE OF ROBBERY OF THE VEHICLE.**

The last paragraph is attributed to this in case of robbery of vehicle, being indispensable to show the police report of the robbery to the authorities of the country the insured is in.

#### **4. TRANSPORTATION OR REPATRIATION OF THE VEHICLE BECAUSE OF BREAKDOWN OR ACCIDENT OR ROBBERY AND COSTS OF CARE TAKING AND CUSTODY.**

When the vehicle needs, because of a breakdown or accident which takes more than 72 hours immobilised and 8 hours of repair according to the manufacture, or in case of robbery if the vehicle is found after the insured has returned to his habitual residence, the company will assume:

**a) COSTS OF TRANSPORTATION OF THE VEHICLE TO THE RESIDENCE OF THE INSURED. If the price of the vehicle in Spain, before the accident or breakdown is inferior to the repair that is to be done or to the cost of repatriation, the company will only assume the charges for legal abandonment of the vehicle to the nearest place possible from where the vehicle is.**

**b) The cost of care or custody of the transported vehicle has a maximum limit of 120 Euros. The company will only assume the costs of transportation excluding any thing else like such as luggage, etc.**

#### **5. RETURN TO RECOVER VEHICLE.**

In the case that the accidented or broken down vehicle should be repaired in the same place of the incident or it has been robbed and found and can continue journey and the insured has not asked for repatriation or transportation of the vehicle, the company will assume the costs of travel of the insured or person designated by the insured to recover the vehicle.

#### **6. PROFESIONAL CHOFER**

When the insured has been transported or repatriated because of illness, accident or death, or in the case he/she is unable to drive him/herself and when the rest of the occupants of the vehicle cannot substitute the insured, the company will assume the costs occasioned for a professional driver that would take the vehicle and its occupants to their residence in Spain or

designated place of his election (as long as the designated place is not farther away than his residence).

## **7. MECHANICAL PARTS DELIVERY**

The company will assume the costs of the parts sent the most appropriate way, necessary for the repair of the insured vehicle when it is not available where the incident occurred, only the transportation of the parts will be covered by the company, the insured should pay for the cost of the parts and customs if necessary.

## **8. LEGAL ASSISTANCE IN A FOREIGN COUNTRY AND OUT FROM NATIONALITY COUNTRY**

Protection of the insured of the vehicle, by legal department, because of an accident while driving with the insured vehicle, with the maximum amount of 900 Euros.

## **9. LOAN AND/OR ANTICIPATED PENAL DEPOSIT IN A FOREIGN COUNTRY AND OUT FROM NATIONALITY COUNTRY**

Required of the insured driver of the vehicle to guarantee the cost of trial in a criminal or civil process as consequence of an accident caused by the person-insured vehicle. The maximum for this is 900 Euros.

This includes the concept of advance on behalf of the insured the penal deposit to guarantee his provisional liberty for his personal attendance to the court. The insured will sign a document in which he admits he owes this money and he will repay the total amount in the next two months of the day he returns home or, if it should be, three months after his/her request for it. The total sum anticipated for this is 4.200 Euros. The company reserves the right to ask the insured for a guarantee, which would make firm the refund.

## **EXCLUSIONS:**

### **A) GENERAL**

- The guarantees and loans that have not been asked for from the company and have not been given with its agreement, except in circumstances of absolute necessity or the demonstrated impossibility of being able to do so.
- Assistance services asked in movements over 30 days away from habitual residence
- Assistance services asked for vehicles over 3500 Kgs. (P.M.A.)

## **B) CONCERNING PERSONAL ASSISTANCE**

- Medical and surgical costs and of hospitalisation in Spain and in the insured nationality country.
- Illness or injuries which are chronic and/or previous to the trip.
- Suicide is not covered nor is the injuries or any consequence caused by the intent, or those caused deliberately or as consequence of participating in any criminal act .
- Treatment of illness or pathological condition caused by the intentional ingestion or administration of toxic drugs, narcotics, psychotropic substance or using unprescribed medicine.
- The harm that is caused by the last clauses that has been produced being the driver under the influence of toxic drugs, narcotics, psychotropic substance or alcoholic beverages.
- The cost of prosthesis, glasses and contact lens, giving birth and pregnancy except for unpredictable complications during the first six months of pregnancy or any type of mental illness.
- Any incident that could happen by practice of any sport in competition and rescue of people in the sea, mountain or desert.
- Any kind of medical care or medicine with cost inferior to 9 Euros.
- In the transfer or repatriation of deceased: the costs of inhumation, incineration or ceremonial costs.

## C) REGARDING THE VEHICLE AND ITS OCCUPANTS.

- Hitchhikers are not included as occupants.
- The cost of the hotel and restaurant (except those designated in the guarantee 4 and 7 related to people and 2 in reference to the vehicle and its occupants), cabs (taxi), gasoline (petrol), and repair of vehicle (except for the designated in the guarantee 1 of the vehicle and occupants), extraction of luggage, material, personal objects or accessories which are incorporated to the vehicle.
- The cost of an emergency repair, towing or rescue service for the vehicle of the insured which has not been requested to the company.
- The costs of the dismantling or examination of the vehicle.
- The cost of parts needed, materials, lubricants, fuels, etc., as mentioned in the guarantee 2 of urgent mechanical assistance.
- Accidents or breakdown happening in a not transitable road like forest roads, swamp zones, deserts and beaches.
- In case of robbery of the vehicle, no assistance will be sent until the report of the incident is done by the proper authority.
- The accidents or breakdown due to the negligence of maintenance or the improper use of the vehicle. If the vehicle of the insured has been modified and it is not legal according to the Car Industry Ministry.