



# Anulación Idiomas

## 100x100

### Cancellation causes

#### .1. For health reasons

1.1) Serious illness, serious accident or death of:

-The INSURED, his/her spouse or ancestors or descendants to the degree of consanguinity, affinity or laterality indicated in the Specific Conditions of the Policy.

-A companion of the INSURED named in the same reservation and also covered by the policy.

-The professional locum of the INSURED, provided it is vital that the INSURED must then take over that position or responsibility.

-The person who is to take care of minor or dependent person during the time of the trip. That guarantee shall only be valid if, at the time the insurance policy is contracted, the full name of that person is provided.

Any alteration in health of the Insured Person that impedes the carrying out of the activity object of the insurance and is confirmed by the Insurer's medical service will also be a reason for cancellation, provided that it is not considered a serious illness or accident.

Where the illness or accident affects any of the aforementioned persons, other than the INSURED, it will be defined as serious when, after taking out the insurance cover, it involves hospitalisation or the need for bed rest and, in the opinion of a medical professional, the need for continuous care and attention from health care workers or persons designated for that purpose, following a medical prescription, and it is estimated that this situation will be maintained within 12 days before the start of the trip.

The INSURED must Immediately report the incident on the date on which it takes place, and the INSURER reserves the right to pay a medical visit to the INSURED, companion, locum or carer, in order to evaluate whether the cause really does make it impossible to travel. If the illness does not require hospitalisation, the INSURED must immediately inform of the incident which gave rise to the cause of cancellation of the trip.

1.2) An unexpected call for surgical intervention, as well as the medical tests prior to that intervention, provided that this circumstance prevents the INSURED from making the trip.

-The INSURED, his/her spouse or ancestors or descendants to the degree of consanguinity, affinity or laterality indicated in the Specific Conditions of the Policy.

-A companion of the INSURED named in the same reservation and also covered by the policy.

-The professional locum of the INSURED, provided it is vital that the INSURED must then take over that position or responsibility.

-The person who is to take care of minor or dependent person during the time of the trip. That guarantee shall only be valid if, at the time the insurance policy is contracted, the full name of that person is provided.

1.3) Call for an organ transplant by the INSURED, the companion, or ancestors or descendants to the degree of consanguinity, affinity or laterality indicated in the Specific Conditions of the Policy, provided that they were already on the waiting list at the time the trip and the insurance were contracted.

1.6) Any serious illness of children younger than 48 months, who are INSURED by this policy, or first-degree relatives of the INSURED, which occurs within 2 days before the start of the trip.

1.7) Serious complications during the pregnancy of the INSURED, or miscarriage, which, in the opinion of a medical professional, requires hospitalisation or rest. Births and complications during pregnancy from the seventh month of gestation are excluded.

1.12) Death of a third-degree relative

1.13) On the INSURED PARTY's testing positive having been medically tested for COVID-19.

When the INSURED has to cancel for this cause, will be covered too the cancellation of:

-His/her spouse or ancestors or descendants to second degree of consanguinity, affinity or laterality, registered in the same reservation and also covered by the policy.

-A companion of the INSURED named in the same reservation and also covered by the policy

#### 2. For legal reasons

2.1) Summons to appear as a member of the jury or a witness before a Court of Justice.

2.3) Presentation at official competitive examinations convened by a public agency after the insurance policy was contracted.

2.4) Summons to serve as an electoral officer.

2.5) Knowledge, after the reservation was made, of the obligation in regard of the tax authority to make an additional declaration of earnings, where the amount to be paid exceeds €600.

2.6) Denial of visas for unjustified reasons. The denial of visas when the INSURED has not taken the necessary steps in due time and form for the granting of the visa is expressly excluded.

2.7) Police custody of the INSURED for non-criminal reasons.

2.8) Giving up of a child for adoption.

The prior formalities and travel necessary to formalise the giving up of a child for adoption or fostering are excluded.

2.9) Official summons to the INSURED in relation to divorce proceedings. Summonses for formalities with his or her own lawyer are excluded.

2.10) Summons to the INSURED to sign official documents before the Public Authorities on the envisaged dates of the trip.

2.12) Impedimento judicial derivado de una situación de separación legal o divorcio

2.13) Intento probado de visita o contacto con el ASEGURADO por parte de una persona que legalmente tiene prohibido o restringido el contacto o derechos de visita

2.14) Cumplimiento de penas de privación de libertad por parte del ASEGURADO o de sus padres por causas que no fueran conocidas con anterioridad a la contratación del seguro.

#### 3. For work-related reasons

3.1) Dismissal of the INSURED for non-disciplinary reasons, provided that, at the time the insurance policy was taken out, there had been no verbal or written notification.

3.2) Incorporation by the INSURED into a new job, in a different company, provided that it is with an employment contract and it occurs after the insurance policy was taken out and the INSURED had no knowledge of that circumstance when the reservation was made. This coverage shall also be valid if the INSURED was previously unemployed prior to taking up the job.

3.3) The forced transfer of workplace for a period of more than 3 months.

3.4) Extension of the INSURED's employment contract, provided there had previously been no verbal or written notification.

3.6) Court declaration of suspension of payments of a company which prevents the INSURED from exercising his/her professional activity.

3.8) Dismissal from employment of the parents of the INSURED, other than on disciplinary grounds, provided they had received no oral or written notice when they took out the insurance policy. Under no circumstances shall this cover apply to terminated employment contracts, voluntary resignation or failure to pass probationary periods.

3.9) Incorporation of parents of the INSURED into a new job, in a different company, provided that it is with an employment contract and it occurs after the insurance policy was taken out and the INSURED had no knowledge of that circumstance when the reservation was made. This coverage shall also be valid if the INSURED was previously unemployed prior to taking up the job.

The multiple contracts with temporary employment agencies (ETT) to carry out work for other companies will be considered as contracts for the companies in which the worker carries out their activity.

3.10) The forced transfer of parents of the INSURED of workplace for a period of more than 3 months.

3.11) Extension of the employment contract of the INSURED'S parents, provided that it had not been previously notified verbally or in writing.

3.12) Court declaration of suspension of payments of a company which prevents the parents of the INSURED from exercising their professional activity.

#### 4. For extraordinary reasons

4.1) Serious damage due to fire, robbery, explosion or other events of nature which affect the usual or secondary residence of the INSURED, or the professional premises where he or she exercises a liberal profession or runs a company, which makes his or her presence necessary.

4.3) Acts of air, land or sea piracy which make it impossible for the INSURED to start or continue the trip. Terrorist acts are excluded.

4.5) Official declaration of a disaster area at the INSURED PARTY's place of residence or the travel destination. The declaration of a disaster area at the place of transit towards the travel destination is also covered by this guarantee, provided that that is the only way to reach the destination. For this cause, a maximum sum of compensation per claim of €100,000 is established.

4.8) Medical quarantine decreed by the health authorities after the inscription of the voyage which make it impossible to travel

4.12) After registration of the trip, confinement of the INSURED in medical quarantine due to COVID-19 ordered by the relevant health authorities, such that the trip cannot be made.

Also covered is medical quarantine due to cohabitants within the same family unit having been in contact with a positive case.

For Language Course trips abroad, cancellation of the trip for this reason will be covered when the duration of the course is under 30 days.

#### 5. Other causes

5.1) Theft of documents necessary to make the trip, which occurred on dates or in circumstances which make it impossible to replace those documents before the start of the trip, thus preventing the INSURED from making the trip.

5.2) The obtainment of a trip and/or stay similar to that contracted, at no cost, in a public lottery and before a notary public.

5.3) Award of official grants which make it impossible to travel.

5.5) Breakdown of the vehicle owned by the INSURED which prevents the start or the continuation of the trip. The breakdown must require repair taking longer than 8 hours or a sum of over €600, in both cases according to the manufacturer's scale.

5.9) Cancellation by the persons who are to accompany the INSURED, up to a maximum of two, registered for the same trip and insured in this same policy, provided that that cancellation is as a result of one of the causes envisaged in this guarantee and, due to it, the INSURED has to travel alone. People under the age of 18 are excluded.

When the INSURED has cancelled his trip to the cause of own decision, it will also apply an excess equivalent to 15% on the total cost of cancellation of the booking shall be applicable in each claim covered by this cause

5.10) Additional costs which may be incurred due to the change of the person named in the booking, in those cases in which the INSURED transfers the trip to another person, provided that that transfer is due to one of the causes envisaged in this guarantee and the sum of those costs does not exceed the cost of cancellation of the trip.

5.15) A student failing subjects, preventing them from passing the year or starting the following academic year, provided that:

#### SUMMER COURSES

-They fail the year in June and the resit is after the year covered by the policy taken out with the Organiser.

-They fail the year and the date of the resit coincides with the year covered by the policy taken out with the Organiser.

#### ACADEMIC YEARS

-They fail the year and the date of the resit coincides with the year covered by the policy taken out with the Organiser.

-They fail the year in the resit, automatically preventing them from starting the following year covered by the policy taken out with the Organiser.

Exams failed at university are not included in this cover.

5.16) Failing the high school's university entrance exam, provided that:

-They fail the initial exam and the resit exam is after the year covered by the policy taken out with the Organiser.

-They fail the exam and the date of the resit coincides with the date of the journey covered by the policy taken out with the Organiser.

-They fail the resit and they need to pass it to start the year covered by the policy taken out with the Organiser.

5.17) Failure to satisfy the minimum requirements to be able to start the school year abroad.

### Table of benefits

3) GUARANTEES RELATING TO CANCELLATION, INTERRUPTION AND CHANGE OF CONDITIONS OF THE TRIP		Covid-19 guarantee included
3.1	Travel cancellation costs (Covid-19 included)	Up to the limit purchased
3.2	Interruption of the trip	4.000 €
3.4	Changing dates instead of canceling	Up to the limit purchased
3.12	Trip interruption due to medical quarantine of the insured as a result of being positive for covid-19 (Covid-19 included)	4.000 €
4) GUARANTEES FOR DELAYS IN THE TRIP AND LOSSES OF SERVICES		
4.15	Loss of contracted services and services not used due to hospitalisation or severe illness of the insured	Up to the limit purchased
7) BANKRUPTCY OF PROVIDERS GUARANTEE		
7.1	Bankruptcy of providers	
	• Trip cancellation costs	3.000 €
	• Trip interruption costs	3.000 €
	• Return home	3.000 €
	• Loss of unused services	3.000 €



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## Compensation limits

Cancellation Languages will take charge of returning the quantity up to..

- Amount of registration fee + 100% of actual costs, demonstrable through vendor's invoice

\* The indemnity shall be determined from the first date of the event which impedes travel appearing in the documentary proof.

To calculate the sum of **Refund of missed days**, this sum shall be obtained by dividing the total course by the number of days scheduled for the course, and the refund shall be obtained by multiplying this by the number of missed days (**max. 4.000 €**)

If the trip has not yet started and the INSURED wishes to change its dates, due to a cause covered in the CANCELLATION COSTS guarantee, the INSURER shall pay the additional costs which the travel provider charges him or her in order to change the dates of the trip, provided that the amount of that change does not exceed the cost of cancellation of the trip.

**When Policy conditions or an excerpt of the same are required to be issued in a language other than Spanish, in the event of litigation, the conditions in the Spanish-language version shall prevail over all other language versions.**

## Do not forget...

- In order for the Language Cancellation Insurance to be valid, it is ESSENTIAL that it be contracted at the same time that the registration for the course is made. If you do it later, only the trip interruption coverage will be valid.
- Remember that this insurance can be contracted for receptive trips, as long as the destination is Spain.
- This document is a commercial summary, merely informative, not of a contractual nature and not replacing the general and particular conditions of the policy. You can request the complete printout from your agent or request it from [info@intermundial.es](mailto:info@intermundial.es) indicating the number of your policy.
- Coverage guaranteed by Mana Underwriting, S.L.U. in the name and on behalf of White Horse Insurance Ireland dac.
- The insurance must be purchased at the time of registration for the course or within 24 hours after.



El seguro que usted ha contratado se comercializa bajo la mediación y dirección de Intermundial XXI, S.L.U. Correduría de Seguros (R.M. de Madrid, HM 180.298, S 8ª, L0, F149, T11.482 C.I.F.- B-81577231. Autorizada R.D.G.S. y F.P nº J-1541 R.C. y caución según RD-ley 3/2020). La actividad se realiza sin mantener vínculos contractuales y que supongan afección con entidades aseguradoras, ofreciendo asesoramiento independiente, profesional e imparcial. Para realizar su asesoramiento, es obligatorio llevar a cabo un análisis objetivo. Sus datos personales se incluirán en los ficheros de propiedad de Intermundial XXI, S.L.U. Correduría de Seguros, cuya finalidad del tratamiento es la gestión de la póliza de seguros contratada y la gestión de siniestros derivados de la misma, legitimada en la ejecución del contrato, consentimiento y para el envío de comunicaciones comerciales si nos ha dado su consentimiento. Sus datos serán cedidos a WHITE HORSE INSURANCE IRELAND DAC, en donde Mana Underwriting, S.L.U. como agencia de suscripción, y SERVESEGUR XXI CONSULTORES, S.L.U. actúan como encargados del tratamiento. Tiene derecho a acceder, a rectificar, a limitar el tratamiento, a suprimir sus datos y a solicitar la portabilidad de sus datos dirigiéndose a Intermundial como responsable de los ficheros: C/ Irún, 7 - 28008 - Madrid, email: [lop@intermundial.es](mailto:lop@intermundial.es) o Fax: 915427305. En última instancia puede solicitar información sobre sus derechos y presentar una reclamación ante la Autoridad Española de Protección de Datos, con domicilio en la calle Jorge Juan, nº 6, 28001 Madrid. Para más info: <https://www.intermundial.es/Politica-de-privacidad>

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