



Insurance **Plus**<sup>®</sup>  
**Cancellation** 2013

**Language Courses Abroad**



*Tu tranquilidad es nuestro Destino*

MADRID - BARCELONA - LISBOA - MILANO - SÃO PAULO - LONDON - PARIS



## GUARANTEED RISKS

1. Serious sickness, serious accident or death of:
  - The INSURED PARTY
  - First or second degree ancestors or descendants.
 (not covered mental illness)
2. Death of a family member with a third-degree relationship.
3. Fail of subjects.
4. The obtainment of a trip and/or stay which is similar to that purchased, but in a cost-free manner, by public lottery and certified by Public Notary.
5. Serious losses which affect the usual and/or secondary residence of the INSURED PARTY or the professional locale.
6. Employment dismissal of the INSURED PARTY.
7. Entry into a new work position at a different company.
8. Extension of an employment contract notified after the signing of the Policy.
9. Summons as Party, Juror or Witness to a Court of Justice.
10. Appearance at official Civil Servant Exams held through a public organisation after signing the Policy.
11. Summons as member of an Electoral Board.
12. Expenses for ceding the journey and/or stay purchased by the INSURED PARTY to a third party.
13. Knowledge, after purchase of the reservation, of the tax obligation to carry out a parallel statement of income whose amount to be liquidated exceeds 600 €.
14. Theft of documentation or luggage which makes it impossible for the INSURED PARTY to begin or proceed with his or her journey.
15. Cancellation by a travel companion who subscribed the same type of service, as consequence of any of the causes described in the policy.
16. The forced transfer from work for a period of over 3 months.
17. The unexpected call for surgical intervention.
18. Complications of pregnancy or miscarriage.
19. The official declaration of a disaster area in the place of residence of the INSURED PARTY or in the destination point of the journey.
20. Medical quarantine.
21. Acts of aerial, terrestrial or naval piracy which make it impossible for the INSURED PARTY to begin or continue his or her journey.
22. The police detainment of the INSURED PARTY for causes which are not criminal.
23. Summons for divorce proceedings.
24. Delivery of a child into adoption.
25. Summons for organ transplant.
26. Refusal to grant visas for unjustified causes.
27. Concession of official grants and scholarships.
28. Summons for appearance and signing of official documents known and notified in writing after the reservation of the journey.
29. Legal declaration of suspension of payments or bankruptcy of a company.
30. Legal impediment derived from a divorce situation.
31. Try to visit the Insured by a person who is legally prohibited.
32. Compliance with imprisonment from one of the parents of the Insured.