

TABLE OF BENEFITS

- 1. Serious sickness, serious accident or death of
- The INSURED PARTY
- First or second degree ancestors or descendents. (not covered mental illness)
- 2. Death of a family member with a third-degree relationship..
- 3. Fail of subjects.
- The obtainment of a trip and/or stay which to 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.

BANKRUPTCY OF PROVIDERS GUARANTEE

Cancellation cost, interruption, repatriation and the loss and replacement of any service due to the supplier failure up limit the $3.000 \in$.

The covers of this insurance are provided by CBL Insurance

Prices per person- Taxes included

Cancellation Languages OPCIONAL WORLDWIDE Up to 0 and 500€ $35,00€$ Up to 501 and $1.000€$ $56,50 €$ Up to 1.001 and $3.000€$ $79,50 €$ Up to 3.001 and $6.000€$ $114,00 €$ Up to 6.001 and $9.000€$ $227,00 €$ Up to 9.001 and $14.000€$ $305,00 €$ Up to 14.001 and $18.000€$ $434,50 €$ Up to 18.001 and $25.000€$ Consult prices		
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Up to 6.001 and $9.000€$ $227,00 €$ Up to 9.001 and $14.000€$ $305,00 €$ Up to 14.001 and $18.000€$ $434,50 €$ Up to 18.001 and $25.000€$ $497,65 €$	Up to 1.001 and 3.000€	79,50 €
Up to 9.001 and 14.000€ 305,00 € Up to 14.001 and 18.000€ 434,50 € Up to 18.001 and 25.000€ 497,65 €	Up to 3.001 and 6.000€	114,00 €
Up to 14.001 and 18.000€ 434,50 € Up to 18.001 and 25.000€ 497,65 €	Up to 6.001 and 9.000€	227,00 €
Up to 18.001 and 25.000€ 497,65 €	Up to 9.001 and 14.000€	305,00 €
•	Up to 14.001 and 18.000€	434,50 €
Over 25.000€ Consult prices	Up to 18.001 and 25.000€	497,65 €
	Over 25.000€	Consult prices

Cancellation before starting the course

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



Amount of registratio fee + 100% of actual costs

demostrable through vendor's invoice

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 €).

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...

- This document is a sales overview of a merely informative nature. It is not of a contractual nature nor does it substitute the general terms and specifics of the policy. You can request a complete printout from your Agency or request it from info@intermundial.es indicating your policy number.
- Coverage of this product is guaranteed by the Insurance Company Bilbao, whose information is included in the General Terms.
- If the contract is not terminated pursuant to the previous paragraphs, the coverage shall take effect again 24 hours after the POLICYHOLDER pays the premium.
- Prices valid up to: 31/12/2018

For inquiries: 91 290 30 82



El seguro que usted ha contratado se comercializa bajo la mediación y dirección de Intermundial XXI, S.L.Correduría de Seguros (R.M. de Madrid, HM 180.298, S.8³, L0, F149, T11.482. C.I.F. B-81577231. Autorizada R.D.C.S. y F.P nº J-1541. R.C. y caución según 126/06 MSRP). 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 su propiedad CLIENTES o SINIESTROS, registrados ante la AEPD con la finalidad de asesorar los clientes en la contratación de seguros, auxiliarles en la tramitación de siniestros ante las aseguradoras y sus colaboradores y remitirles información con fines comerciales. Puede ejercer sus derechos de acceso, oposición, rectificación y cancelación dirigiéndose a InterMundial como responsable de los ficheros: C/ Irún, 7 – 28008 – Madrid, lopdigintermundial se o Fax e 195427305.

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This insurance must be contracted at the same time of the course reservation. If not, the insured won 't have coverage.

^{*} The maximum limit of return is calculated on the total cost of the course contracted with the Organizer, excluding the cost of the insurance.