

## **INSURANCES**

**INTERWAY** has entrusted **Marsh, S.A.** with the handling of the insurances during your stay in **USA and Canada**.

In this file you will find a summary of the covers you have during the course, together with instructions as to how to proceed in the event of a claim.

If you should need any kind of help or clarification concerning your insurances, you can contact us at:

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28046 Madrid  
Telephone: 91 456 8575 – 91 456 9400  
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## **TRAVEL ASSISTANCE INSURANCE POLICY**

Company:

**SOS ASSISTANCE ESPAÑA**

Summary of coverages:

- 1) Payment or reimbursement of medical, surgical, pharmaceutical and hospitalization expenses, **up to 65.000 Euros** per claim and person. There is a deductible of **45 Euros**. This means that any medical or pharmaceutical expenses which do not exceed **45 Euros** will have to be paid by the cardholder. However all expenses exceeding this amount within limit insured, will be paid without any deductions.
- 2) Repatriation or transport of persons suffering injury or illness.
- 3) In case of death by accident or injury, **S.O.S.** will be responsible for embalming expenses, sanitary and administrative procedures for repatriation of mortal remains to Spain.
- 4) Payment of an air ticket (tourist class) if the cardholder is obliged to return to Spain for the death of parents, brother or sister.
- 5) Travel fare for a member of the family to accompany the cardholder while hospitalised, provided that the seriousness of the case would require it.
- 6) If hotel accommodation is ordered by treating doctor after expiry of medical services, **S.O.S.** will pay up to **100 Euros** per day with a maximum of 10 days.
- 7) In the event of all or some of the luggage and personal belongings being lost, **S.O.S.** will provide indemnity up to a maximum of 1.000 euros, which shall always be in excess of and in addition to whatever is received from the transport company.
- 8) **S.O.S.** will pay the cost of obtaining necessary items, duly evidenced by a receipt up to 70 euros, in the event of there being a delay of more than 6 hours in the arrival of the luggage. In case the delay was greater than 12 hours, the limit will be 150 euros.

### ***Important Note:***

***Medical expenses in Spain are excluded***

**MARSH**

The limits to the coverages mentioned in Provision Two: "Description of covered risks" of General Conditions are as follows:

| <b>COVERAGES</b>   | <b>LIMIT</b>                        |
|--|-------------------------------------|
| 1. Medical Expenses in Spain<br>Medical Expenses abroad        | EXCLUDED<br>65.000 Euros            |
| 2. Emergency Odontological Expenses                            | 2.500 Euros                         |
| 7. Extension of stay   | 100 Euros day/10 days max.          |
| 9. Accommodation costs for companion                           | 100 Euros day/10 days max.          |
| 15. Accommodation costs for person<br>escorting mortal remains | 100 Euros day/3 days max.           |
| 28. Bail bonds and legal defence                               | 6.000 Euros                         |
| 23. Forwarding objects forgotten abroad                        | 150 Euros                           |
| 21. Lost of luggage  | 1.000 Euros max.                    |
| 20. Delay in arrival of luggage                                | + 6 hrs. 70 Eur. + 12 hrs. 150 Eur. |
| 22. Cancellation of journey                                    | + 12 hrs/night 150 Eur.             |

## **SPECIAL CONDITIONS TO POLICY N° 1852**

### **I. MODIFICATIONS TO THE GENERAL CONDITIONS**

#### **A. SECOND ARTICLE: Description of covered risks**

The following paragraphs are modified:

- "1. Medical, surgical, pharmaceutical and/or hospitalisation expenses."  
"S.O.S. will cover the Insured's medical expenses in respect of primary medical attention in case of an accident and/or illness, as well as the expenses arisen for any follow up treatment up to the limits indicated in the Particular Conditions."
- "2. Emergency Odontological expenses"  
"S.O.S. will take charge up to the limit indicated in the Particular Conditions, of the treatment expenses due to the appearance of acute odontological problems, of a non-traumatic origin, which require urgent treatment.  
If the cause of the treatment is an accident, the limit for odontological expenses will be the one established for "Medical, surgical, pharmaceutical and/or hospitalisation expenses."
- "8 . Accompanying the hospitalised person"  
"If the Insured has to be hospitalised as a consequence of a risk covered by hereunder, for a period of more tha (3) days, SOS shall provide the person indicated with a return ticket by rail (first class) or air (tourist class) so that the said person may join the Insured at the hospital."
- "24. Loss of documents:  
S.O.S. will reimburse up to 100 Euros the expenses incurred by the Insured in obtaining new official documents following their loss or theft."

"25. Cancellation expenses:

In case the Insured cannot make the planned journey following the death, an accident or a serious illness of the Insured, his/her spouse, his/her children, his/her parents or because of a serious event that affects the Insured's property and obliges him/her to be present at the site of the event, S.O.S. will reimburse the amounts that the Insured has had to pay because of the cancellation up to a maximum of 700 Euros"

**B. "THIRD ARTICLE: " EXCLUSIONS APPLICABLE TO THE COVERS FOR MEDICAL CARE**

The following paragraphs have been modified:

- e) Exclusion regarding suicide, attempted suicide or self-inflicted injuries is cancelled.
- g) "Psysological consultations and treatments, psychotherapy, group therapy, psychoanalysis, sleep cures, spa treatments, rest cures and generally, all aspects of the treatment, diagnosis and rehabilitation of mental or nervous illness. Nevertheless, it is covered psiquiatric consultations expenses up to a maximum of 1.804 Euros per Insured and year."
- i) "The policy now covers the implanting of prostheses following an accident which is covered by the policy".
- j) "Odontological, ophtalmical or otorhinolaryngology treatments are excluded except when they are due to an emergency following an accident and/or illness which are covered by the policy".

**C. THIRD ARTICLE: "EXCLUSIONS APPLICABLE TO ALL THE COVERS IN GENERAL**

- b) A precision has been added concerning the sporting activities which can be done during the programme's academic year:  
"Are excluded any notoriously dangerous activities, the participation as a professional in any type of sport, and as an amateur in any competition which is not included in the programme's activities".

**D. SIXTH ARTICLE: Geographical limit**

The cover of the policy will be effective from the moment the Insured leaves his/her home to go to the place of departure of the trip and until the moment he/she returns home.

The benefits of the policy are only demandable in the countries or continents indicated in the Particular Conditions

## TRAVEL ASSISTANCE INSURANCE POLICY - GENERAL CONDITIONS- POLICY 1852

### PRELIMINARY CLAUSE

This agreement is governed by the Spanish Insurance Contract Law 50/80 of 8 October (Official Gazette of the Spanish State of 17 October), and subsequent amendments, and other applicable rules and regulations currently in force on Arrangement, Supervision and Control of Private Insurance and also by the established herein in the General, Specific and/or Special Conditions, **which as a whole constitute the grounds of the insurance that only covers those risks specified in same.**

The valid contractual clauses, other than those legally in force, shall be those that are most beneficial for the Insured. **The limitation clauses included in this Policy shall only be valid with the prior written approval of the Policyholder/Insured. Such approval shall not be required on transcriptions or references to the requirements of legal principles** that are applicable to the Conditions of the contract when the stated Act does not provide otherwise.

### DEFINITIONS

In this contract the following is understood:

**INSURER: SOS SEGUROS Y REASEGUROS, S.A.**, as the Insurance Company assuming the contractual risk agreed, **submitted to Spanish laws and with registered office in Spain.**

**POLICYHOLDER:** The natural or legal person who signs the contract with the Insurer, and represents the Insured Group, and to whom the obligations deriving therefrom correspond, unless these, by their nature, must be complied by the Insured persons or their Beneficiaries.

**INSURABLE GROUP:** Is the group of natural persons that are related by a common relation either simultaneously or prior to becoming a member of the insurance and different to same, which comply with the eligibility conditions to be considered as the Insured and appear as such in the Specific Conditions or exhibits thereof, prior written notice of the Policyholder.

**THE INSURED:** Each of the persons, which as a member of the insurable group, complies with the membership requirements and appears in the list of persons included in the insurance, contained in the Specific Conditions or the exhibits thereof.

**COUPLE:** A married or common-law couple providing documentary evidence is presented.

**POLICY:** Is the document that encloses the Insurance Contract. It is comprised by General and Specific Conditions presented to the Policyholder/Insured when underwriting the insurance. Special Conditions may also exist for certain risks or insurable groups. The Policy includes the Supplements or exhibits that modify or complement its contents.

**HOSPITALIZATION:** Implies being an inpatient during a minimum of 24 hours and justifying the stay in the hospital.

**ACCIDENT:** Any sudden, violent, external event occurring beyond the Insured's control that produces objectively noticeable body injuries.

**SICKNESS:** Any change in the health of the Insured which is diagnosed and confirmed by a legally licensed physician, and requires treatment.

**SERIOUS ILLNESS:** Any change in the Insured's health requiring urgent assistance and an essential medical treatment to avoid risks in the life of the Insured.

**CONGENITAL DISEASE:** Is a disease that is present at birth, which was caught in the mother's womb.

**PRE-EXISTING DISEASE:** Any disease suffered by the Insured before beginning the trip covered by the insurance.

**PRINCIPAL RESIDENCE:** The principal place of residence of the Insured. If there is any doubt, it shall be understood as being the place appearing on official enrolment documents.

**RESIDENCE:** That corresponding to the nationality of the Insured which may coincide with the permanent place of residence or differ.

**TRIP:** Any trip and the corresponding stay of the Insured Persons outside their residence and/or permanent place of residence.

**TRIP ABROAD:** Any trip and the corresponding stay of the Insured Persons outside their State of residence that corresponds to their residence and/or permanent place of residence.

#### **PROVISION ONE: PURPOSE OF THE INSURANCE**

Within the limits established in the General, Specific and Special Conditions, the insurance guarantees the coverages stated in the following provision, **in the event of a claim during the trip, providing the premium applicable to the Insured has been settled in advance.**

#### **PROVISION TWO: COVERS ASSUMED BY THE INSURER**

##### **A) COVER FOR MEDICAL CARE**

##### **COVER ONE: MEDICAL, PHARMACEUTICAL OR HOSPITALIZATION COSTS**

The Insurer assumes the medical costs and fees for visits to Physicians or treatments given to the Insured, including surgical and pharmaceutical expenses, should a disease or accident covered by the Policy occur, provided prior authorization has been requested from the Insurer as per the stated in the procedures to be followed in the event of a claim.

When the Insurer's physician agrees with the physician attending the Insured that the latter should be hospitalized, the Insurer shall assume the transport costs to the hospital or medical centre, board charges and the medical services required to cure the Insured, including pharmaceutical expenses.

##### **COVER TWO: URGENT DENTAL EXPENSES DURING THE TRIP ABROAD**

The Insurer shall assume the expenses incurred by dental care treatments resulting from acute dental problems such as infection, pain, broken teeth, the loss of dental fillings, etc. that require urgent treatment, providing such problems occur during the trip abroad.

##### **COVER THREE: ADVANCE OF DEPOSITS FOR HOSPITALIZATION ABROAD.**

When the Insured must be admitted in a Hospital or Medical Centre during a trip abroad as a result of an accident or disease covered under this Policy, the Insurer shall pay for the deposit requested by the Centre to proceed with the admission of the Insured.

##### **COVER FOUR: MEDICAL TRANSPORTATION OR REPATRIATION**

The Insurer shall proceed with the transportation, along with medical-health care should this be required, of the Insured who has suffered an accident or a serious illness and requires special attention, provided that both the Insurer's medical services and the Physician treating the Insured decide to do so when the latter can not continue the trip alone to a hospital or medical centre in Spain.

The medical transportation used shall be that which best suits the medical condition of the sick or injured person, as well as the other considerations of medical nature and the availability of means. In any case, the ambulance plane shall only be used in Europe and countries on the Mediterranean coast.

In the case of benign disorders or slight injuries not requiring medical repatriation, the Insurer shall only be responsible for the Insured's transportation in a vehicle or ambulance to a place where the medical attention required can be provided.

#### **COVER FIVE: DISPATCHING A MEDICAL SPECIALIST ABROAD**

If the Insured's serious condition does not allow the medical transfer of the Insured to Spain as per the stated in the previous cover, and the medical services of the Insurer do not consider that the health care that could be provided locally as being the most appropriate, the Insurer shall send a medical specialist to the place where the Insured is, until the medical repatriation is possible.

#### **COVER SIX: TRANSFER OF MEDICINES ABROAD**

The Insurer shall dispatch all medicines considered as important to treat the serious disease or injuries suffered during the trip abroad, which can not be obtained at the place where the Insured is ill or injured. If the Insurer assumes the medical expenses, pursuant to cover one, these expenses shall include the cost of medicines. If this is not the case, the only expenses payable by the Insured shall be the amount paid by the Insurer for these medicines.

### **B) TRAVEL ASSISTANCE COVERS**

#### **COVER SEVEN: EXTENTION OF THE STAY**

If the Insured is hospitalized for a risk covered by the Policy, and then discharged, and the medical prescription does not allow the Insured to continue the trip, meaning that hotel accommodation for convalescence purposes is required, the accommodation and subsistence costs shall be paid by the Insurer.

#### **COVER EIGHT: TRANSPORTATION COSTS FOR A COMPANION**

If the Insured requires hospitalization as a result of the occurrence of a risk covered by the Policy and the hospitalization is expected to last a minimum of five (5) days, the Insurer shall pay the cost of a round-trip by rail (first class), air (tourist class) or the most appropriate group or public transportation for the person nominated by the Insured (provided this person is domiciled in Spain) to travel to the bedside of the latter.

#### **COVER NINE: ACCOMODATION EXPENSES FOR THE COMPANION OF THE HOSPITALIZED INSURED PERSON**

If the stated in the previous cover occurs, the Insurer shall pay the accommodation and subsistence costs of the companion in the same hospital where the Insured is hospitalized, providing this is possible, and if this is not the case, in the establishment chosen by the companion.

This cover is also applicable if the companion is a travelling companion of the Insured.

**COVER TEN: RETURN HOME COSTS OF THE COMPANIONS.** Should the Insured person be hospitalized or transferred by reason of an accident or a serious illness covered by the Policy when travelling with the spouse or immediate family members of the actual Insured, the spouse or of both, and these can not continue the trip by using the same means of transportation due to the transfer or hospitalization of the Insured, the Insurer shall organize and reimburse the return trip to the Insured's home, or the final destination if so desired by the companions, in the latter case providing the cost of the transportation to the final destination does not exceed the cost of returning home. The transportation shall be via the most appropriate group or public means of transport.

#### **COVER ELEVEN: AN EARLY RETURN HOME**

If the Insured must unexpectedly return home due to the fact that the spouse or an immediate family member of the Insured, the spouse or of both, has died, the Insurer shall pay the cost of a round-trip by rail (first class), air (tourist class) or the most appropriate group or public transportation to travel to the burial place (**in Spain**) of the deceased family member.

This cover is exceptionally applicable in the case of serious material damages occurring in the family home in Spain.

#### **COVER TWELVE: THE RETURNING HOME OF CHILDREN**

If the Insured is travelling with dependent children and they stop receiving assistance due to an accident, sickness or transportation of the person covered by the Policy, and can not continue with the trip, the Insurer shall organize and reimburse the return trip to the family home, and if required, shall also pay the trip of a relative nominated by the Insured to accompany them on their return trip home.

If the Insured can not nominate a person, the Insurer shall facilitate a companion.

Whatever the case, the transportation of the children and the companion shall be via the group or public means of transport that best suits the situation.

#### **COVER THIRTEEN: TRANSPORTATION OR REPATRIATION OF THE DECEASED**

If the Insured's death occurs during a trip covered by the Policy, the Insurer shall be responsible for the procedures and costs involved with the transportation of the Insured's remains to the place of burial in Spain.

#### **COVER FOURTEEN. PERSON WHO ACCOMPANIES THE REMAINS OF THE DECEASED**

If there is nobody accompanying the Insured's remains, the Insurer shall pay the person domiciled in Madrid nominated by the relatives, a round-trip by rail (first class), air (tourist class) or the most appropriate group or public transportation to travel to accompany the corpse.

#### **COVER FIFTEEN: BOARD COSTS OF THE PERSON WHO ACCOMPANIES THE REMAINS OF THE DECEASED**

When the previous cover is applicable, if the companion must remain in the place of death of the deceased to deal with proceedings related with the transportation of the remains of the Insured, the accommodation and subsistence costs shall be paid by the Insurer.

#### **COVER SIXTEEN: RETURN HOME OF THE PERSONS WHO ACCOMPANY THE DECEASED**

If the deceased Insured person was travelling with the spouse or immediate family members of the Insured, the spouse or of both, the Insurer shall organize and reimburse the return trip, in the most appropriate group or public means of transport, to the family home, providing they can not continue their trip in the means of transport they were using.

#### **COVER SEVENTEEN: FAMILY BENEFIT**

If when applying the covers

“Transportation costs for a companion” or “Person who accompanies the remains of the deceased” the spouse is the person who shall travel as the companion, meaning that nobody stays with the dependent children in the family home, the Insurer shall reimburse the costs for a person to look after the children.

## **C) COVERS FOR INCIDENTS IN TRIPS AND FLIGHTS**

### **COVER EIGHTEEN: DELAY OF THE TRIP**

In the event of a delay in the departure of the means of transport contracted, which exceeds the number of hours stated in the Specific Conditions, the Insurer shall pay the corresponding indemnity, providing the Insured had previously confirmed the ticket. For the purpose of this cover, the means of transportation is understood as being by plane, intercity train or a ship with regular scheduled services.

### **COVER NINETEEN: MISSING THE CONNECTIONS**

If there are no connections between two previously confirmed points as a result of a delay in the initial means of transport, the Insurer shall reimburse the indemnity that corresponds to the Insured.

This cover only refers to journeys by plane, intercity train or ships with regular scheduled services.

### **COVER TWENTY: DELAY IN THE DELIVERY OF LUGGAGE REGISTERED IN PUBLIC TRANSPORTATION**

In the event of a delay in the delivery of the luggage registered in public transportation, which exceeds the number of hours stated in the Specific Conditions, the Insurer shall reimburse the costs of the essential items required by the Insured due to the temporary delay in the delivery of the luggage, although these items must be purchased during the delay period of time.

The Insured must present the corresponding documentary proof of the delay, issued by the transport company or carrier, together with the invoice of the purchased items. This refund shall be deducted from the insured amount that is payable in the event of a loss under the following coverage.

### **COVER TWENTY-ONE: LOSS OF LUGGAGE REGISTERED IN PUBLIC TRANSPORTATION**

In the event of a total or partial loss of personal effects registered in public transportation, as long as this loss is responsibility of the transport company or carrier, the Insurer shall pay the corresponding indemnity, which shall always be that exceeding the amount received from the transport company or carrier and complementary to same. To obtain this cover, the Insured must present the documentary proof of the loss and the indemnity received as the case may be, issued by the transport company or carrier.

### **COVER TWENTY-TWO: CANCELLATION OF THE TRIP**

In the event of an official cancellation of the trip of the Insured person, which holds confirmed tickets for trip by plane, intercity train or a ship with regular scheduled services, the corresponding indemnity shall be reimbursed by the Insurer. For the purpose of this cover, the official cancellation is understood as being the cancellation of the transportation that prevents the Insured to travel via the means of transport contracted with a minimum time interval difference of 12 hours (or includes one night, even if this number of hours is not exceeded) with the initial scheduled departure time.

### **COVER TWENTY-THREE: DELIVERY OF OBJECTS FORGOTTEN DURING THE TRIP**

If the Insured has forgotten the luggage or personal effects during the trip, the Insurer shall arrange and pay for the delivery of these to the Insured's residence in Spain. This cover is also applicable to any objects stolen during the trip and found afterwards.

### **COVER TWENTY-FOUR: LOSS OR THEFT OF PERSONAL DOCUMENTS DURING A TRIP ABROAD**

If any of the Insured's personal documents such as passports, visas, credit cards or compulsory identification documentation is lost or stolen during a trip abroad the Insurer shall help the Insured with the administrative procedures required to report the stolen or lost documentation to the corresponding public or private organisms or authorities, and shall also reimburse the costs involved in reissuing these documents.

## **COVER TWENTY-FIVE: PAYMENT OF CANCELLATION COSTS OF A TRIP ABROAD THAT HAS STARTED**

If the Insured must cancel the trip while travelling abroad as a result of the death, hospitalization or serious disease of the Insured, the Insured's couple or the children of both or those of one of the couples, the Insurer shall reimburse the amounts payable by the Insured for the remaining journey between the cancellation day and the scheduled end date of the trip, providing the ill or deceased person lives in the family home. To obtain this cover, it is compulsory that the Insured has either previously paid these amounts or guaranteed the payment of same, without the possibility of cancellation or refund. The insured must present the documents that confirm the duration of the scheduled trip, together with those of the amount applicable under this cover.

### **D) COVERS FOR TRAVEL ASSISTANCE SERVICES**

#### **COVER TWENTY-SIX: DISTANCE MEDICAL ADVICE AND CONSULTATION**

Should the Insured need information of medical character that can not be obtained locally, the Insured may request same by telephone from the Insurer, who shall provide the information requested via its Assistance Centres, without assuming any responsibility for said information, given the impossibility of offering a telephone diagnostic without a direct examination of the patient.

#### **COVER TWENTY-SEVEN: ADMINISTRATIVE SERVICES FOR HOSPITALIZATION ABROAD**

The Insurer shall collaborate in the management of all the administrative paperwork required for the admission of the Insured to hospital, once the admission has been requested from the Assistance Centre.

#### **COVER TWENTY-EIGHT: GUARANTEE BONDS AND PROCEDURAL EXPENSES ABROAD**

The Insurer shall advance the Insured, once the latter has officially guaranteed that the advanced sums shall be returned within 60 days, with the amounts corresponding to the Insured's Legal Defence, and the deposits that may be required, as a result of a judicial process opened for a car accident that has occurred outside the Insured's country of residence and/or permanent place of residence.

#### **COVER TWENTY-NINE: TRAVELLERS INFORMATION SERVICES**

The Insurer shall provide the Insured with information, by telephone, on the issuing of passports, visas required, recommended or compulsory vaccinations, foreign exchange, Spanish Consulates and Embassies all over the world, and in general, useful information for travellers, before starting or during the trip.

#### **COVER THIRTY: INFORMATION SERVICES**

The Insurer, upon receiving the authorization from the Insured, shall offer the Insured's relatives the Network of Assistance Centres to facilitate all the information they may require on the care and assistances services provided.

#### **COVER THIRTY-ONE: URGENT MESSAGE TRANSMISSION**

The Insurer shall offer the Insured its Network of Assistance Centres for the transmission of any urgent messages that may be required, arising from the application of the covers and that the Insured can not send via any other means.

#### **COVER THIRTY-TWO: LOCATING LOST LUGGAGE OR PERSONAL EFFECTS**

The Insurer shall offer the Insured its Network of Assistance Centres to carry out all the locate and find procedures that may be required when luggage or personal effects have been lost, providing the transport company or carrier is responsible for the loss. Likewise the Insurer shall help the Insured with all the procedures related with the corresponding complaints or loss reports.

### **PROVISION THREE: EXCLUSIONS**

#### **A) EXCLUSIONS APPLICABLE TO THE COVERS FOR MEDICAL CARE**

The policy does not cover claims resulting from the following:

- a) **Pre-existing and/or congenital diseases, chronic complaints or disorders under medical treatment prior to the start of the trip.**
  - b) **General medical examinations, checkups or treatments applied on a preventive basis, according to generally accepted medical criteria.**
  - c) **Trips aimed at undergoing medical treatment.**
  - d) **Pregnancy diagnosis and controls, termination of pregnancy and childbirth.**
  - e) **Suicide, or any attempt, and intentionally self-inflicted injury of the Insured.**
  - f) **Ingestion of alcohol, drugs or medicines, unless these have been prescribed by a physician.**
  - g) **Diagnosis, treatment and rehabilitation of mental illness or nervous disorders.**
  - h) **Sexually transmitted diseases, in particular Acquired Immune Deficiency (AIDS) and AIDS derived diseases.**
  - i) **Purchase, implantation, substitution, extraction and/or repair of any type of prosthesis, such as pacemakers, anatomy, orthopedic or dentistry pieces, spectacles, contact lens, hearing aids, crutches, etc.**
  - j) **Dentistry, ophthalmology and otolaryngology treatments, with the exception of urgent treatments.**
  - k) **Special treatments, dialysis, experimental, plastic or repairing surgery and those treatments not acknowledged by Western medical science.**
  - l) **Any medical cost less than 30 €in Spain, 10 €in Europe or 45 €in the rest of the world.**
- II) When the claim occurs abroad, any medical cost incurred in Spain even if it corresponds to a treatment prescribed or started abroad.**

#### **B) EXCLUSIONS APPLICABLE TO THE COVERS FOR TRAVEL ASSISTANCE**

The following are excluded from the policy:

- a) **The claims resulting from the Insured's death by suicide.**
- b) **Burial and funeral expenses, as well as the cost of the coffin mentioned in the cover for transportation or repatriation of the deceased.**

#### **C) EXCLUSIONS APPLICABLE TO THE COVERS FOR INCIDENTS IN TRIPS, FLIGHT AND ASSISTANCE SERVICES**

The following are excluded from the policy:

- a) **Any luggage and/or personal effects not checked in the plane, intercity train or the ship with regular scheduled services.**
- b) **Claims occurred at the Insured's place of residence for covers 18, 19, 20 and 22.**

- c) **The intrinsic value of the actual documents mentioned in the cover “loss or theft of personal documents”.**

#### **D) EXCLUSIONS APPLICABLE TO ALL THE COVERS IN GENERAL**

**The policy does not cover the damages, situations or costs resulting from the following:**

- a) **Benefits not conveyed to the Insurer beforehand, and those that have not been approved by the Insurer, with the exception of those cases when this was not materially possible, although proof must be provided.**
- b) **Playing any type of sport as a professional, and playing as an amateur sports such as winter sports, competitions and dangerous or high risk sports activities.**
- c) **Trips with a duration above 90 consecutive days.**
- d) **The intervention of any First-Aid Emergency Organism, and the cost of its services.**
- e) **Rescuing people who are in the mountains, caves, jungles, deserts or at sea.**
- f) **The Insured’s direct participation in bets, duels, fights, provided that in the last case the Insured has not acted in self-defence or in an attempt to protect persons or properties.**
- g) **Fraudulent acts of the Policyholder, the Insured, Beneficiaries or their relatives.**
- h) **The risks directly produced by the use of nuclear energy.**
- i) **The extraordinary risks such as wars, terrorism, popular crowds, natural phenomena and any other phenomena of catastrophic nature or events that by their size and seriousness can be considered as a national disaster or tragedy.**

The Insurer, upon the receipt of the corresponding extra premium, may consider some of the excluded risks as being covered, provided that this is specifically stated in the Specific Conditions.

#### **PROVISION FOUR: LIMITS OF THE COVERS AND THEIR CURRENCY**

**The maximum limits of the covers of this Policy are those included in Specific Conditions. In the case of those covers without an established quantitative limit, which are marked as being included in these Specific Conditions, their maximum limit shall be understood as being the effective cost of the service to be rendered by the Insurer. In any case, all the limits of this policy are per claim occurred and Insured.**

The Euro is the currency applicable in this Policy, therefore the limits of the covers shall be expressed in this currency, irrespective of the fact that in the case of those benefits that must be paid or covered by the Insurer in another currency, **the exchangeable value in Euros applicable for this currency shall be that corresponding to the “claim occurrence” date.**

#### **PROVISION FIVE: AGE LIMIT**

The covers of this Policy are claimable **90 days after the Insured’s birth** (prior notification of the birth) **and shall terminate at midnight of the day when the Insured attains 70 years old**, unless otherwise provided in the Special or Specific Conditions.

## **PROVISION SIX: GEOGRAPHICAL AREA**

The coverages guaranteed by this Policy, are claimable in the geographical areas specified in the Specific Conditions, considering to this end that the allocation of one of the following Groups includes, in its delimitation, the numerically preceding Groups, **with the exception of those coverages that specifically indicate that they are only claimable abroad.**

**Group 1:** Spain (provided that the insured is at a distance of more than 25 kms from the given home address).

**Group 2:** All Europe and the countries on the Mediterranean coast.

**Group 3:** Worldwide

## **PROVISION SEVEN: STRUCTURE OF THE GROUP AND ITS CHANGES**

The Policyholder of the insurance shall inform the Insurer of the structure of the Insured Group and also has the obligation of notifying same of the modifications in this Group, which may consist in:

**ADMISSIONS:** originated by including in the Insured's lists the names of those persons who join the Group.

The admission shall take effect upon its notification to the Insurer and the corresponding premium is paid to same.

**WITHDRAWALS:** take place when somebody leaves the Insured Group and shall take effect as soon as the Insurer is informed of this situation or when the Insured attains the exit age established in the insurance.

In the case of a withdrawal, the Insurer shall return the amount of the unused premium to the Policyholder.

## **PROVISION EIGHT: INDIVIDUAL INSURANCE CERTIFICATE**

The Insurer shall issue the corresponding Individual Insurance Certificate for each Insured person, which shall include an extract of the corresponding General, Specific and Special Conditions, as well as the instructions for the use of the services and covers offered via the coverages insured.

**The Policyholder expressly assumes its obligation of delivering the Certificate to the Insured, together with the information concerning the contractual terms and conditions and other legally required issues.**

## **PROVISION NINE: TERM OF THE INSURANCE**

The term of the Insurance is that stated in the Specific Conditions.

The coverages of the Policy take effect at the time and date stated in the Specific Conditions, **provided that the Policy has been signed and the first premium has been paid.**

In the case of policies with an annual term, these shall be tacitly renewed by consecutive annual terms at their respective maturity dates, unless one of the parties gives written notice to the affected party concerning its opposition to the renewal, two months prior to the termination of the current period.

## **PROVISION TEN: PROCEDURES IN THE EVENT OF A CLAIM**

When an event occurs that requires the rendering of one of the covers provided under the Policy, **it is essential that the Insured person, or its relatives, immediately contact the Insurer at the Assistance Centre**, via an e-mail message, reverse charge call, telegram or facsimile to the contact numbers stated in the Specific Conditions.

If a force majeure does not permit this notification to be made, this notification should be made as soon as the situation or event that prevents the notification from being sent ends.

Once the contact with the Insurer has been established, the policy number, the place where the Insured is located and a telephone contact number must be provided, together with the type of claim and assistance that is required.

After receiving this notification, the Insurer assigns a record number and immediately activates the mechanisms of its international organization so that the required service can be rendered.

#### **PROVISION ELEVEN: REFUND OF EXPENSES**

Before the Insurer assumes the costs involved in obtaining the services under this Policy, the Insured must forward the notification stated in paragraph one of the previous provision, obtain the corresponding authorization for the costs, and present the original receipts of the payments made

**The rendering of a service shall not be substituted by compensations under any circumstance, unless expressly provided.**

#### **PROVISION TWELVE: EXEMPTION FROM LIABILITY**

**It is expressly made known that SOS SEGUROS Y REASEGUROS, S.A., refuses to accept any responsibility, including joint and/or complementary liability arising from**

**complaints for delays and/or infringement due to a force majeure or directly or indirectly caused by the political-administrative situations of a specific country or geographical area.**

**Likewise, the Insurer declines any responsibility derived from Policyholder propaganda or advertising, if prior written authorization has not been provided.**

#### **PROVISION THIRTEEN: SUBROGATION**

The Insurer is granted the right to take actions to enforce all the rights that may be applicable to the Insured against any third party responsible up to the limit of the costs under its responsibility in the corresponding claim.

#### **PROVISION FOURTEEN: DISPUTES BETWEEN THE PARTIES**

**To settle any dispute arising from the execution of this Contract, the Insured may present the corresponding complaint to the Insurer, request administrative protection from the National Insurance Board or resort to the Authorities considered as being the most convenient in defence of its interests.**

In any case, any dispute arising from this insurance contract shall be decided by the Courts of the Insured's domicile, and no other agreement in this respect shall be considered as valid.

#### **PROVISION FIFTEEN: ACCEPTANCE**

**The Policyholder hereby confirms the understanding and receipt of these General Conditions and expressly accepts all the limitation provisions stated in same, and in particular the conditions stated in provision one, two, three, four, five, six, eight, nine, ten, eleven, twelve, thirteen, fourteen and fifteen.**

**The Policyholder formally agrees to inform the Insured on the covers of this Policy, the applicable law, domicile of the Insurer and the complaints presented against same.**

#### **PROVISION SIXTEEN: DATA PROTECTION**

**The Policyholder/Insured authorizes the data treatment of the information contained in this Policy and of those obtained in the event of a claim. Likewise the Policyholder/Insured authorizes the disclosure of such information to third parties, should this be required for the appropriate rendering of the coverages included in this Policy. The Insured may exercise its access, modification and cancellation rights established in the current rules and regulations in force. All of this pursuant to the Organic Law 15/1999 of 13 December on Personal Data Protection.**

**MARSH**

**CLAIMS PROCEDURE**  
(Travel assistance insurance policy)

The procedure for claims settlement under this insurance is as follows:

1) **Medical Expenses under 45 Euros**

Medical expenses under **45 Euros** are not covered under the insurance and must be supported by the student.

However, the student can, of course, accumulate medical expenses derived from the same illness or accident (i.e. various medical visits, medicines, etc.) and present them together, if these exceed **45 Euros**.

2) **Medical expenses exceeding 45 euros**

Complete the attached **claim form** and send it to **Marsh, S.A.** .It is important that **original invoices** and/or receipts are included.

The claims forms and invoices must be sent no later than *two weeks* after the illness or accident occurrence. If you expect further expenses, you must indicate it in space provided for it in the claim form.

**Marsh, S.A.** will handle the claim with **SOS Madrid** and will send reimbursement (when applicable) to the student to **USA** or **Spain**, following the instructions given in the claim form.

In case of any serious problems, urgent payments call the following number:

**SOS ASSISTANCE ESPAÑA, S.A.**  
**Telephone: 91 572.43.43 - 91 350.98.04**

(giving the Cardholder number in both cases)

There is somebody attending the telephone 24 hours and they will accept reverse charge calls.

**MARSH**

## **CLAIM FORM**

*(Travel assistance insurance policy)*

For medical expenses exceeding 45 euros

- Name of Cardholder: \_\_\_\_\_
- Cardholder Number: \_\_\_\_\_
- Date of illness or accident: \_\_\_\_\_
- Description of illness or accident:  
\_\_\_\_\_  
\_\_\_\_\_

- Indicate whether you expect to incur further expenses as a result of this illness or accident:  
\_\_\_\_\_  
\_\_\_\_\_

- List of expenses:

| <i><b>DESCRIPTION</b></i> | <i><b>AMOUNT</b></i> |
|---------------------------|----------------------|
|                           |                      |
|                           |                      |
|                           |                      |
| <b>TOTAL</b>              |                      |

- I request the above amount to be sent to the following address and person:

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Send this claim form to:

*Marsh, S.A. (Att. Paloma Zamarriego)*  
Pº de la Castellana, 216  
28046 - MADRID

With a maximum of two weeks from the date of the illness or accident.  
Please provide us with the original invoices and medical prescription.

**MARSH**

## **LIABILITY INSURANCE**

Insurance company:

**AXA SEGUROS GENERALES**

Main covers:

This insurance covers against possible liabilities which may arise from bodily injury and/or property damages caused to third parties up to a limit of **1.000.000 euros**.

Deductible:

There is a deductible of **120 euros** per claim for property damage only.

### ***Important Note:***

***Damage to third parties arising out the use of motor vehicles (including motor bikes) are not covered under this insurance.***

## **CLAIMS PROCEDURE**

*(Liability insurance)*

Contact **Marsh, S.A.** or **Interway** and we shall advise you how to proceed

**MARSH**