

Travel Assistance Insurance

Information document on the insurance product

BBVA ALLIANZ SEGUROS Y REASEGUROS, S.A., with registered office in Spain
(code DGSFP C-0807)

Product: Seguro de Viaje BBVA Allianz

The complete pre-contractual and contractual information for the product is provided in other documents.

What does this type of insurance consist of?

Travel Assistance Insurance to guarantee healthcare assistance in the event of unexpected illness or accident during the trip abroad and the provision of other related services and coverage relating to the trip. Provision of assistance, expenses and/or services listed under WHAT IS INSURED? below, and requested during the trip abroad as per the insurance type, within the covered geographical area and within the limits set forth in the contract.

There are two types of contract available: Basic and Extended.

The covered geographical area, trip duration, insured parties and compensation limits will be laid down in the Specific Conditions.



What is insured?

Coverage blocks:

- ✓ **Medical assistance.** Includes medical costs abroad.
- ✓ **Transfers and repatriation.** Includes medical transfer due to illness or accidents and repatriation of mortal remains.
- ✓ **Baggage.** Includes searching for and locating baggage, loss, damage and theft of checked-in and hand baggage.
- ✓ **Trip Interruption.** Includes early return of the insured due to the death or hospitalization of a family member and expenses from unused accommodation.
- ✓ **Information and advice.** Includes phone-based guidance, travel information phone service and legal advice over the phone.
- ✓ **Other benefits.** Includes extension of stay at a hotel due to illness or accident, travel and accommodation expenses for someone to stay with the hospitalized insured, accompaniment of minors and dependents, transmission of urgent messages and sending cash abroad.

Definition of coverage

- ✓ **Medical expenses abroad:** fees, medication, hospitalization and/or ambulance costs due to unexpected illness or accident.
- ✓ **Medical transfer due to illness or accident:** when you are unable to continue your trip due to illness or an accident and our medical service give its authorization, you will be transferred to a better equipped or specialist hospital near your usual place of residence.
- ✓ **Transfer of mortal remains:** in the event of death, the mortal remains will be transferred to the burial location in Spain, within the municipality of your place of residence.

- ✓ **Search for and locating baggage:** If your baggage is delayed or lost, we will help you find it. If it is found, we will send it to your usual place of residence in Spain.
- ✓ **Lost, damaged or stolen hand baggage:** we will offer you compensation if your hand baggage is lost, damaged or stolen.
- ✓ **Lost, damaged or stolen checked-in baggage:** we will offer you compensation if your checked-in baggage is permanently lost or severely damaged.
- ✓ **Return of the insured due to the death of a family member:** we will give you a plane or train ticket to the place in Spain where the funeral of an immediate family member is being held.
- ✓ **Return of the insured due to hospitalization of a family member:** when one of your immediate family members stays in hospital for longer than 5 days, we will give you a plane or train ticket to the hospitalization location in Spain.
- ✓ **Expenses for unused accommodation due to an interrupted trip:** we will refund you your expenses for the unused days for your trip due to hospitalization or death of an immediate family member, severe damages to your home or (disciplinary) dismissal, among other causes.
- ✓ **Phone-based medical guidance:** we offer a service to solve any questions about the interpretation of clinical tests, drugs, etc.
- ✓ **Travel information service:** provides any type of tourist information, information about administrative procedures, medical information, etc.
- ✓ **Phone-based legal advice:** answers any legal questions in relation to Spanish legislation with regard to your personal circumstances.
- ✓ **Extension of hotel stay due to illness or accident:** expenses from extended stay at the hotel when prescribed by a doctor.

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- ✓ **Trip of a person to stay with the hospitalized insured:** if you need to stay in hospital for longer than 5 days and no immediate family member is with you, the return-trip expenses for a companion are covered.
- ✓ **Accommodation expenses for a person to stay with the hospitalized insured:** if you need to stay in hospital for longer than 5 days and no immediate family member is with you, the accommodations expenses for a companion are covered.
- ✓ **Accompaniment of minors or dependents:** if you are traveling with a companion under the age of 14 or with dependents and you become ill or have an accident, we pay for the trip of a person you or your family chooses, or a paid companion, to return with the dependent persons to their usual place of residence.
- ✓ **Transmission of urgent messages:** when you are unable to send urgent messages, we do it for you providing that they result from a covered guarantee.
- ✓ **Sending cash abroad:** if necessary, we will send you cash for you to be able to finish your trip.

Contract types available

- ✓ **Basic.** Includes the following blocks: Medical Assistance, and Transfers and Repatriation.
- ✓ **Extended.** Includes the following blocks: Medical Assistance, Transfers and Repatriation, Baggage, Trip Interruption, Information and Advice and Other Benefits.



What is not insured?

Here is a summary of the main exclusions. You can find the complete list in the Information Notice and General Terms and Conditions

Coverage excludes damages, situations, expenses and consequences of:

- ✗ Diseases, injuries or pre-existing or chronic conditions affecting you before the start of the trip that manifest during the trip.
- ✗ Voluntary refusal, delay or advance by the insured party to be medically transferred upon the proposal of BBVA Allianz Seguros and agreed by its medical service.
- ✗ Consequences of the pursuit of Winter sports and/or competition sports or motorized competition (race or rally), and the pursuit of dangerous or risk activities such as boxing, weight-lifting, riding, wrestling (in its different forms), martial arts, mountaineering with access to glaciers, sleight riding.
- ✗ Endodontics, aesthetic reconstructions of previous treatments, prostheses, veneers and implants.
- ✗ Suicide or attempted suicide, self-harm; or illness or accidents caused by the consumption of alcoholic beverages, drugs or medication, unless the medication has been prescribed by a doctor.
- ✗ Mountain, cave, sea or desert rescue.
- ✗ Willful misconduct by the signee, insured or his/her successors.
- ✗ Theft and simple loss, money, jewelry and documents, the stealing of baggage or personal items left in vehicles or tents.
- ✗ Medical transfer of the ill or injured party owing to complaints or injuries that can be treated on the spot.
- ✗ Glasses and contact lens expenses, as well as the purchase, implementation or replacement and/or repair of prostheses, anatomical or orthopedic parts of any type (e.g. cervical collar).
- ✗ Subsequent payment of medication or pharmaceutical expenses derived from extending the initial prescribed treatment; and expenses relating to any process that becomes chronic.
- ✗ Refund of medical, surgical or pharmaceutical expenses the price of which is under €50.

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Are there any restrictions to the coverage?

Here is a summary of the main restrictions. You can find the complete list in the Information Notice and General Terms and Conditions.

- ! Your usual place of residence must be in Spain.
- ! The cover will cease as soon as you return to your usual place of residence, or when you have been repatriated by the company to your home or to the hospital closest to your home.
- ! Expenses will only be refunded upon presentation of the original receipts or bills.
- ! For transfers or repatriation, only medical orders will be taken into account when choosing the means of transportation and hospital where the insured will be admitted.
- ! The limit for medical expenses specified in the contract (depending on the covered geographical area) is the maximum sum covered for the arranged period and for every insured for this coverage.
- ! Expenses for dental work considered an emergency are covered within the amount indicated for the "Emergency medical expenses" cover up to a maximum of 150 euros.
- ! If you refuse to be transferred at the time and under the conditions determined by the company's medical service, all cover and any expenses deriving from the decision you have taken will be automatically suspended.
- ! Expenses will only be refunded upon presentation of the original receipts or bills.
- ! Coverage does not include assistance in countries which – despite being included in the territorial scope of the contract – are, during the trip period, in a state of war, revolt or military conflict of any type or nature, even when not officially declared. In this case, you will be refunded the expenses covered by the contract upon presenting the original bill.



Where am I covered?

- ✓ In any country in the geographical area you have signed the contract for.
- ✓ There are 3 geographical areas: Europe, World (except USA and Canada) and Worldwide.



What are my obligations?

- Pay the insurance policy
- Specify the trip details correctly: start/end dates, destination countries, details of travelers.
- Check that the details appearing in the contract are correct and, if not, immediately notify BBVA Allianz Seguros so that they may be corrected.
- If you get ill or are involved in an accident, inform BBVA Allianz Seguros as soon as possible.



When and how must I make the payments?

Lump-sum payment to the checking account you specify.



When does the coverage start and end?

- The contract is temporary and becomes effective on the trip's start date and ends on the trip's return date, as indicated in the Specific Terms and Conditions.
 - The contract's guarantees are no longer effective on the end date specified in the contract, when the trip has ended and you have returned to your home address, or when you have been repatriated by BBVA Allianz Seguros to your home address or a hospital nearby.



How can I withdraw from the contract?

- You may withdraw from the contract for 14 days after you take out the insurance when the insurance policy is for over 1 month and the insured parties have not utilized the coverages and/or benefits under the contract.
- To withdraw from the contract, the Policyholder must inform BBVA Allianz Seguros as follows:
 - Call 91 392 34 11, all business days from Monday through to Friday from 8 a.m. to 6 p.m.
 - Email: seguros@bbvaallianz.es.