

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: Miniseguro Asistencia en 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?

This insurance guarantees the consequences of any fortuitous event that occurs during the course of a trip outside your habitual residence in Spain, within the national scope covered provided it is guaranteed by the insurance contract.

The insured amount is specified in the General Terms and Conditions of your contract.



What is insured?



Medical expenses.

The insurance company covers the capital described in the General Terms and Conditions for the costs of: medical fees, medicines prescribed by a doctor, hospitalization and ambulance costs when ordered by a doctor, if in the course of a trip abroad you suffer an unexpected accident or a sudden illness (diagnosed by a doctor or dentist and you require medical assistance) that is covered by the insurance contract.



Medical transfer of ill or injured parties.

The insurance company guarantees your medical transfer to a better equipped or specialist hospital near your habitual residence in Spain if you suffer an unexpected accident or a sudden illness covered by the insurance contract during your trip, and you are unable to continue your trip. Depending on the seriousness, the transfer will be effected by: special medical plane, first-class train, medical helicopter, ambulance and/or regular airline.



Transport of mortal remains.

If you die in the course of a trip covered by the insurance contract, the insurance company will arrange and effect the transport of your mortal remains to your place of burial in Spain, within the municipal limits of your habitual residence, and the costs of embalment, minimum obligatory casket and administrative formalities.



Loss, damage and theft of baggage.

If in the course of your trip your checked baggage is lost or suffers serious damage caused by the transporting company, or if your baggage is stolen, the insurance company will compensate you with the limit of the capital described in the General Terms and Conditions.



Travel delays.

The insurance company guarantees to reimburse you with the real and unavoidable expenses in the place of a delay, on public transport subject to established schedules, of over four hours at the start of the trip.



What is not insured?

Below is a list of the main exclusions; you can find the complete list in the Information Notice and General Conditions.



Provisions that have not been notified beforehand to the company and provisions for which the corresponding authorization has not been obtained.



In all cases, 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, are excluded from the cover. In this case BBVA Allianz Seguros will reimburse all the expenses covered that are duly justified by means of the original supporting invoice.



Mountain, cave, sea or desert rescue.



Suicide, attempted suicide or self-harming by the insured party.



Trips with a duration of more than 90 days.



Mental illness, medical checkups of a preventive nature, thermal treatments, plastic surgery, Acquired Immunodeficiency Syndrome and cases when the aim of the trip is to undergo medical treatment or surgery, treatments with alternative medicine (homeopathy, naturopathy, etc.), costs deriving from physiotherapy and/or rehabilitation treatments and similar.



Adventure sports such as rafting, bungee jumping, riverboarding, canyoning and similar. In these cases BBVA Allianz Seguros will only intervene and be responsible for the costs occasioned by the insured party from the time he or she is under treatment in a medical center.



Overbooking.



Participation of the insured party in bets, challenges or fights.

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Are there any restrictions to the cover?

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

- ! The cover will cease as soon as you have finished your trip and return to your habitual residence, or when you have been repatriated by the company to your home or to the hospital closest to your home.
- ! In the cover for *loss, damage and theft of baggage*, theft (robbery without force), simple loss, money, jewellery, documents, theft of personal baggage or personal items in vehicles or tents are not covered.
- ! The limit of compensation for travel delay is 200 euros, excluding delays on non-scheduled flights.
- ! A maximum limit of 6,000 euros in medical expenses is guaranteed in Europe (excluding Spain), and a maximum limit of 8,000 euros in the rest of the world (non-additional maximum limits). Each medical service provided will incur a charge of 50 euros.
- ! If you refuse to be transferred at the time and under the conditions determined by the insurance company's medical service, all cover and any expenses deriving from the decision you have taken will be automatically suspended.
- ! The assistance will be valid starting 35 km from your habitual residence (15 km for the Balearic and Canary Islands).
- ! Compensation for the loss, *damage or theft of baggage* is up to 60 euros per piece, with a maximum of 600 euros; only parts of the baggage or accessories are not eligible for compensation.



Where am I covered?

- ✓ Medical costs anywhere in the world, except in the national territory.
- ✓ Rest of cover anywhere in the world, except the medical transfer of ill and injured parties in a special medical plane, which is only covered to Europe and countries along the Mediterranean coast



What are my obligations?

- Pay the price of the insurance.
- Check that your details in the insurance contract are correct.
- If an incident occurs, it must be notified to BBVA Allianz Seguros within a period of seven days by means of a telephone call to the numbers specified in the General Terms and Conditions, depending on whether the incident occurs in Spain or abroad, or else through any other channel for which there is a record of the notification of the incident, providing the documentation to support it, so the case can be correctly processed.
- Notify any changes in your personal data to BBVA Allianz Seguros.



When and how must I make the payments?

The insurance premiums will be paid by direct debit from the bank account you indicate to us.

You can choose between the following forms of payment: quarterly, half-yearly or yearly.



When does the cover start and end?

The duration of the contract is one year from the start date until the end date indicated in the Specific Conditions. It will then be automatically renewed each year.



How can I cancel the contract?

The BBVA Allianz Travel Assistance Mini-Insurance contract is annual, although you can pay it every quarter, half year or annually. To request not to renew the contract you must notify us one month in advance of its termination date, attaching a photocopy of your DNI or equivalent national ID document accrediting your identity, by sending it to BBVA Allianz Seguros at the address shown in the General Terms and Conditions, at Calle Ramírez de Arellano, 35 28043 Madrid; going in person any of the branches of the BBVA Group; or by sending an email to seguros@bbvaallianz.es.