



1) Assistance cover

1.1 Medical and healthcare	
• Local.....	1.500 €
• Continental.....	6.000 €
• Worldwide	6.000 €
• 1.1.1 Dental expenses.....	100 €

2) Baggage cover

2.1 Material losses.....	500 €
• 2.1.1 In the event of theft	200 €
2.2 Search for, location, and dispatch of lost baggage.....	included
2.3 Costs incurred as a result of delays in reclaiming baggage.....	100 €
2.4 Dispatch of items left behind or stolen during the trip.....	125 €

TABLE OF BENEFITS

1.2 Repatriation or medical transfer of injured or sick persons	unlimited
1.3 Repatriation or transfer of companions (2 companions).....	unlimited
1.4 Travel by another person in the event the insured is hospitalized for over 3 days	unlimited
• 1.4.1 Accommodation costs of the person who has travelled (max. 50€/Day).....	500 €
1.5 Extended hotel stay on medical grounds (max. 55 €/Day).....	770 €
1.6 Repatriation or transport of the deceased insured	unlimited
1.7 Early return due to the death of a family member.....	unlimited
1.8 Early return due to hospitalisation of a family member	unlimited
1.9 Interpreter services in a foreign country.....	unlimited
1.10 General information (embassies, vaccines, and entry requirements)	unlimited
1.11 Cash advances while abroad	3.000 €
1.12 Loss of the keys to one's habitual residence	100 €
1.13 Cost of transport to place of accommodation at the destination	50 €
1.14 Extended stay as a result of medical quarantine due to covid-19 (55€/day)	770 €
1.15 Search and rescue of the insured (120 € excess)	15.000 €

3) Trip cancellation benefits

3.1 Trip cancellation costs.....	optional
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Complementary civil liability insurance

Private civil liability	60.000 €
Teacher or tutor private civil liability	60.000 €

Best services included



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.

Family members of the insured:

For the purposes of this insurance, the following are deemed to be family members of the INSURED: his/her spouse, civil partner, or person living with the INSURED as if they were married, as well as his/her family members up to the second degree of kinship, whether on a straight-line or collateral basis, whether through consanguinity or affinity.

Distance-from-home excess

The cover provided by this policy shall apply when the Insured is outside of the municipal district in which he/she has his/her habitual residence, and shall end the moment the Insured has returned to his/her habitual residence. However, if the Insured is admitted to hospital or other medical institution located no more than 20 km from his/her residence, the benefit established at article 1.1.1. MEDICAL AND HEALTH COVER shall be limited to initial emergency assistance or an initial appointment with a doctor until such time as the patient is stabilized and within the first 24 hours of admission.

Without prejudice to the provisions of the previous paragraph, it is hereby established that where the Insured has his/her residence less than 20 km from the trip destination (15 km on the islands), should he/she require medical or healthcare assistance as a result of an accident occurring while engaged in the activities listed under 'ACTIVITIES COVERED' and he/she is transferred to a clinic or hospital located less than 25 km from his/her habitual residence, cover will only extend as far as the limitations stated in the Schedule of Cover of the policy, with other medical services beyond emergency services being expressly excluded.

Sports activities extension

The INSURER shall cover the costs deriving from incidents occurring while engaged - on an amateur basis - in Sports Activities performed during a trip for tourism purposes or during excursions, on an occasional basis for one or two days, by way of the payment of the agreed premium surcharge.

The sports activities covered are: mountain-biking, horses, adventure sports, canyoning, climbing, speleology, sports gym-khana, mountaineering, orientation, hill-walking, archery, zip-wire, beach games, kayaks, rafting, sailing, and any other activities with a similar level of risk.

The following are expressly excluded: activities performed at an altitude of more than 5,000 metres; all airborne sports (except for those listed above); as well as underwater activities involving diving to depths of more than 30 metres.



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.
- The coverages of this product are guaranteed by the Arag Insurance Companies, whose complete information is included in the General Conditions.
- This product is valid for cruise trips.
- Prices valid up to: 28/02/2026.



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