

INNOVAC TOTAL TRAVEL SUMMARY

Compañía: Iris Global Solutions

PRODUCTO NUEVO

Clase seguro: Vacacional

MEDICAL ASSISTANCE AND TRAVEL ASSISTANCE	LIMITS
Medical, pharmaceutical or hospitalization expenses in the trip	5.000.000 €
Abroad, resulting from a preexisting or chronic illness, life-threatening emergency, and stabilization	100.000 €
Emergency dental expenses abroad	300 €
Optical expenses in case of accident	300 €
Medical transfer or medical repatriation	Unlimited (Medical aircraft in Europe and Mediterranean shores).
Transfer or repatriation of mortal remains	Unlimited
Return of minors and disabled individuals	Unlimited
Travel expenses of a companion	Unlimited
Lodging and living expenses of the companion of the hospitalized insured person	200 € day / 20 days máx.
Extension of visa expenses	Included
Extension of the insured's stay	200 € day / 20 days máx.
Extension of the companion's stay	200 € day / 20 days máx.
Early return of the insured due to the death of a family member	Unlimited
Early return of the insured due to hospitalization of a family member	Unlimited
Early return of the insured due to a requirement to join the armed forces, police, or firefighters	Unlimited
Early return due to serious damage to the residence or business premises of the insured person	Unlimited
Early return due to declaration of state of alarm or border closure notice	Unlimited
Interpreter service abroad	Included
Sending of medications abroad	Unlimited
Transmission of urgent messages	Included

Loss of keys	Included
--------------	----------

Search and rescue expenses	2.000 €
----------------------------	---------

TRAVEL AND FLIGHT INCIDENTS COVERAGE	LIMITS
--------------------------------------	--------

Tracing of lost baggage or personal objects	Included
---	----------

Loss, damage or theft of baggage	2.500 €
----------------------------------	---------

Delay in the delivery of baggage registered in public transport	Over 24 hours: 400 €
---	----------------------

Shipping of forgotten items during the trip	150 €
---	-------

Loss or theft of personal documents abroad	250 €
--	-------

Delay of the means of transportation	+ 6 hours: 500 €
--------------------------------------	------------------

Alternative transportation
expenses: €360

Delay of the means of transportation due to overbooking	Accommodation change expenses: €600
---	--

Refund of services contracted due to flight cancellation	1.000 €
--	---------

Delayed return home trip	500
--------------------------	-----

Loss of connections	+ 3 hours: 800 €
---------------------	------------------

Expenses for extended hotel stay due to force majeure	150 € day / 7 days máx.
---	-------------------------

Extension of insurance coverage validity for 4 days due to forced trip extension	Included / 4 dayss máx.
--	-------------------------

PRIVATE CIVIL LIABILITY COVERAGE	LIMITS
----------------------------------	--------

€ 60.000 maximum per
policy and year of € 600.000
(with deductibles of €60 and

Private Civil Liability	€ 200 in the USA)
-------------------------	-------------------

€ 60.000 maximum per
policy and year of € 600.000
(with deductibles of €60 and

Civil liability of the guide/instructor	€ 200 in the USA)
---	-------------------

Advance of funds in case of loss or theft of credit cards	10.000 €
---	----------

Legal assistance outside the country of residence and/or nationality	Included
--	----------

ACCIDENTS	LIMITS
-----------	--------

Death or permanent disability because of accident	60.000 €
---	----------

Cancellation expenses and Vacation reimbursement (Coverage optional).	LIMITS
---	--------

Cancellation expenses and Vacation reimbursement Spain (Coverage optional).	Hasta 5.000 €
---	---------------

Cancellation expenses and Vacation reimbursement Europe (Coverage optional).	Hasta 10.000 €. Ampliable hasta 15.000€
--	---

Cancellation expenses and Vacation reimbursement World (Coverage optional).	Hasta 10.000 €. Ampliable hasta 30.000€
---	---