

**Safe holidays with ARAG Hotels & Accomodation**

**Claims processing with the quality of the ARAG service**

**Assistance 24hr/365 days in 10 languages**

**Includes medical assistance for Covid-19**

**24hr tele/video medical consulation service**

**Valid for stays in Spain from anywhere in the world**

**6 advantages of ARAG special Hotel & Accommodation Insurance**

Own assistance centre with over 120 specialistsv

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| **What is insured?**  The main insurable assumptions depending on the  type of insurance and travel contracted are the following:  ✓ Medical and health care.  ✓ Repatriation or medical transportation of the insured  injured, sick or deceased ..  ✓ Repatriation or transportation of others  Insured ..  ✓ Displacement of a relative or companion in  case of hospitalization.  ✓ Convalescence in hotel.  ✓ Early return due to the death of a family member.  ✓ Early return due to hospitalization of a  family.  ✓ Early return due to a serious accident at home  or professional premises of the Insured  ✓ Loss of services contracted and not enjoyed at  consequence of hospitalization.  ✓ Dispatch of professional chauffeur.  ✓ Medical Tele Consultation Service.  ✓ Refund for vacations not taken. | **What is the sum insured?**  There are different sums insured for each of  the contracted guarantees, the details of which are included in the  corresponding general and particular conditioning of the  insurance policy and certificate.  ✓ Medical and health care: € 3,500.  ✓ Dental expenses: € 250.  ✓ Cost of stay in case of Displacement of a  family member or companion in case of hospitalization:  € 500 (€ 50 x 10).  ✓ Convalescence in hotel: 1,500 (€ 150 x 10).  ✓ Loss of services contracted and not enjoyed at  consequence of hospitalization: € 500  ✓ Refund for vacations not taken: € 500  Total cost:  ✓ Repatriation or medical transport of the injured,  sick or deceased.  ✓ Repatriation or transportation of others  Insured ..  ✓ Early return due to death or hospitalization, due to serious loss at home or premises  Insured's professional  ✓ Dispatch of professional chauffeur. |

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| **What is not insured?**  🗙 The payment of costs for medicines or pharmaceutical expenses related to any illnesses of a chronic nature is excluded.  🗙 Burials and funeral realted expenses are not covered. | **Are there restrictions regarding the coverage?**  Claims not covered and other cases :  **!** The Insurer will not asume any obligation in relation to benefits that have not been requested or made with your prior agreement, except in the case of forcé majeure or duly justified material impossibility.  **!** Actions caused voluntarily by the Insured or those involving intent or gross negligence on the part of the same.  **!** Chronic, congenital and/or pre-existing diseases or illnesses.  **!** Death by suicide or injury or illness derived from intent or produced intentionally by the Insured himself and those derived from the Insured’s criminal enterprise.  **!** Diseases or pathological states produced by ingestión of alcohol, psychotropics, hallucinogens or any drug or substance of similar characteristics.  **!** Aesthetic treatments and supply or replacement of hearing aids, contact lenses, glasses, orthoses and prostheses in general, as well as the expenses produced by childbirth or pregnancy and/or any type of mental illness.  **!** Injuries or illnesses derived from the Insured’s participation in sports bets, competitions or events, and the practice of sports activities and/or adventure not expressly covered.  **!** The Insurer will not asume any obligation in relation to benefits that have not been requested or made with your prior agreement, except in the case of forcé majeure or duly justified material impossibility.  **!** Injuries produced by the profesional practice of any kind of sport.  **!** Rescue of people in the desert and/or sea.  **!** In the event that the Insured does not have his habitual residence in Spain, you will be repatriated to your address in your counrty of origin. |