



Cancellation and/or curtailment of trip

Policy number

1.11.18.101184.0383982

Guaranteed Risks

1. Object of the Insurance

The Insurer covers the reimbursement of cancellation and/or curtailment expenses, of both the Insured Party of the confirmed reservation and also travelling companions and/or family members with the same reservation as the Insured Party, who will be considered as Insured Parties for all purposes.

The reimbursement of cancellation expenses will be assumed by the Insurer as long as the Insured Party has purchased the "cancellation" cover mentioned in this document, and has duly informed the Insurer of the circumstances of the cancellation prior to receipt of confirmation of the trip, accommodation and/or service contracted with the Policy Holder and/or the Travel Agencies with whom they work. The circumstances of the cancellation of the trip, accommodation and/or service contracted must relate directly to the Insured Party, or a family member.

With regard to the reimbursement of expenses of days of the holiday not benefited from in the event of curtailment, these costs will be assumed by the Insurer as long as the Insured Party has purchased the "cancellation and/or curtailment" cover mentioned in this document, and has duly informed the Insurer of the circumstances of the given curtailment. The circumstances of the curtailment of the trip, accommodation and/or service contracted must relate directly to the Insured Party, or a family member.

The Insurer will only pay the actual expenses incurred with cancellation on the date of the claim, as long as the cover is valid. In the case of cancellation of a

contracted trip, by being valid we mean from the date on which the trip was contracted until the start day of the trip. In the case of the curtailment of a contracted trip, by being valid we mean from the date of the start day of the trip until the last day of the trip.

The reimbursement of cancellation expenses is sent directly to the Policy Holder.

2. Trip Cancellation and/or Curtailment Cover

All causes which can be proven, by means of a supporting document, which are unforeseeable, unavoidable and out of the control of the Insured Party and which are not included in the exclusions of the policy and which necessarily prevent the trip, accommodation and/or receipt of services on the contracted dates, from taking place, such as: accidents, health, industrial action, administrative problems, etc.

The Insured Party must immediately give notice of the event on the date on which it occurs.

The Insurer reserves the right to carry out a medical visit to the Insured Party to evaluate the cover of the case.

The maximum compensation will be the price of the insured reservation, with a maximum limit of € 50,000 per claim being set.

Exclusions

- A. Those not requested from the Insurer and which were not incurred to with its consent, except in the case of force majeure or proven material impossibility.
- B. Those which result from incidents which occurred prior to the entry into force of this contract.
- C. Those which arise from the wilful misconduct of the Insured and/or Person Insured, or in the event of attempted or actual suicide.
- D. Those which result from events where the Person Insured is in a state of alcoholic intoxication, drunkenness or under the influence of drugs or narcotics not prescribed by a doctor or caused by the misuse of drugs.
- E. Those which arise from bets, participation in sports competitions or training sessions for these competitions.
- F. Those which arise from acts of war, strikes, riots and public disorder.
- G. Those which arise, both directly and indirectly, from an explosion, the release of heat and radiation, from the disintegration or fusion of core atoms, acceleration of particles or radioactivity.
- H. Those regarding the payment of fines or other penalties for offenses of criminal nature or administrative offenses.
- I. Those which arise for practicing of any intentional or seriously negligent acts, omissions by the Insured or the Person Insured or by anyone for whom it is civilly

liable for.

- J. Those which arise from delays or negligence attributed to the Persons Insured when resorting to medical assistance and also in the event of refusing to carry out pre-scribed treatment.
- K. Those which arise from the Person Insured acting against the law, namely in the participation of acts of sabotage, public disorder or riots;
- L. Those which arise from work accidents and professional illnesses;
- M. Those which arise from officially declared epidemic diseases;

GENERAL EXCLUSIONS RELATED TO THE TRIP CANCELLATION

- A. Bankruptcy or disappearance of the Service provider.
- B. Acts of war which are not directly declared or directly affect the country of origin or destination contracted.
- C. Acts of terrorism which did not occur at the Insured Party's destination with a direct and verified repercussion at the given location and do not happen more than 72 hours before the start of the event insured or during the event insured.
- D. Insufficient number of Participants or reservations.
- E. Modification of the Conditions of one or more of the service providers.
- F. Industrial action at the service provider.



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- G.** Non-compliance or defective performance by the supplier, policyholders or the Insured Party.
- H.** Insufficient or lack of funding due to any cause.
- I.** Any act provoked intentionally, resulting from an act of reckless imprudence or gross negligence as well as those resulting from criminal acts and participation in bets, challenges or feuds by the Policyholder, the Insured Party or Beneficiaries of the policy.
- J.** Facts resulting from alcohol or drug use, mental illness or suicide by any of the participants.
- K.** All facts resulting from chronic or pre-existing illnesses, if they do not worsen unexpectedly and prevent the trip.
- L.** Any claim which results from a cause prior to the signing of the policy.
- M.** Failure to present, forgetting and / or expiry of the documents required for travel, such as passports, visas, identity cards, tickets, etc.
- N.** Non-granting of visas or documents required for travel due to any justified cause.
- O.** Any weather condition that does not involve the official declaration of a catastrophe zone of the place of origin or destination of the trip.
- P.** Natural disasters.

INSTRUCTIONS TO FOLLOW IN THE EVENT OF CLAIM

Any such incident which is duly covered and included by this insurance policy should be forwarded immediately to the **24 hour Customer Service Centre** by calling:

+351 21 032 18 59

It is imperative to call the Insurance Company so as to have the right to receive the insurance policy's services.

This call may be made via reverse charge.

The insured title holder must ring the Insurance Company indicating the following details:

- Name
- Policy number, which is indicated on the certificate issued by the Agency.
- Address and telephone number of their current location/ where they may be contacted.
- A description of the situation or problem which has occurred.



Esta informação não tem validade contratual e não substitui as condições gerais e particulares dos produtos. A apólice encontra-se em poder da INTERMUNDIAL Corretora de SEGUROS, com sede social na Taguspark – Parque de Ciência e Tecnologia, Núcleo Central, 393 2740-122 Oeiras (Portugal), NIPC 980423430. Inscrita no R.D.G.S e no Instituto de Seguros de Portugal com o nº J-154, e com seguro de R.C. e de caução celebrados em conformidade com a lei 26/06 (mediação de seguros e reassseguros privados). Inscrita no R.M. de Madrid, folha M 180.298, secção 8ª, livro 0, página 149, tomo 11.482.

Garantias prestadas por Interpartner Assistance S.A. – Sucursal (Portugal), empresa do Grupo AXA Assistance.