

Cancellation - languages

100x100

Table of benefits

Cancellation, interruption and change of conditions of the trip

3.1. Travel cancellation costs	Up to the limits purchased
3.7. Interruption of the trip.....	4.000 €
3.12. Trip interruption due to medical quarantine of the insured as a result of being positive for covid-19	4.000 €
3.14. Date change and postponement of arrival.....	Up to the limits purchased

Delays in the trip and losses of services

4.15. Loss of contracted services and services not used due to hospitalisation or severe illness of the insured	Up to the limits purchased
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Bankruptcy of providers

7.1. Supplier insolvency	
• 7.1.1. Cancellation costs due to supplier insolvency	
- 7.1.1.1. Trip replanning costs.....	300 €
- 7.1.1.2. Costs for lost services due to the cancellation of the trip	300 €
• 7.1.2. Costs relating to the loss or replacement of services for the trip due to supplier insolvency.....	300 €
• 7.1.3. Repatriation costs of the insured due to supplier insolvency.....	300 €
7.2. Insolvency of a commercial airline	
• 7.2.1. Cancellation costs due to the insolvency of a commercial airline	3.000 €
• 7.2.2. Costs relating to the replacement of air services.....	3.000 €
• 7.2.3. Repatriation costs for the insured	3.000 €

Best services included



The Language Cancellation Insurance establishes the following indemnity limits depending on the date of occurrence of the reason for the cancellation

It will be compensated up to the amount of tuition + 100% of actual expenses demonstrated by the supplier's invoice

* The date for calculating the indemnity shall be that which appears in the supporting document to be attached for processing the file.

For the calculation of the compensation in Refund of days not enjoyed, the total price of the course will be divided between the days of the same, obtaining the amount of each day of course. The insured will be reimbursed for the days not enjoyed, with a maximum limit of €4,000.

If the insured wishes to change the dates of his course, due to a cause covered in the guarantee of cancellation fees, the insurer will take care of the additional expenses charged to him in exchange of travel dates, provided that the amount of this change does not exceed the amount of the cancellation

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.



Do not forget...

- In order for the Cancellation Insurance - languages to be valid, we RECOMMEND that it be contracted at the same time as the registration is made in the course or, at the latest, within 7 days. If this is not the case, coverage will begin 72 hours after the date on which the insurance is taken out.
- In the Supplier Bankruptcy Guarantees there is a maximum of €200,000 per event.
- Premiums not valid for cruise travel.
- 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. You can request a complete printout from your Agency or request it from info@intermundial.es indicating your policy number.
- Coverage of this product is guaranteed by Mana Underwriting, S.L.U. whose information is included in White Horse Insurance Ireland dac.
- Prices valid up to: 30/09/2024.



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Cancellation causes

The INSURER guarantees, up to the limit established in the SPECIFIC CONDITIONS, the reimbursement of costs due to the cancellation of a trip by the INSURED and which are billed to the latter due to application of the general sales conditions of any of the trip providers, provided that the trip is cancelled before it begins and due to one of the causes which affect the INSURED and which are listed below, which arose after the insurance policy was contracted and which prevents the INSURED from travelling on the contracted dates.

This guarantee shall be understood to include duly accredited HANDLING COSTS, those of cancellation (if any) and any penalty which may have been applied in accordance with the law or the conditions of the trip

For health reasons

3.1.1.1) Serious illness, serious accident or death of:

-The INSURED, his/her spouse or ancestors or descendants to the degree of consanguinity, affinity or laterality indicated in the Specific Conditions of the Policy.

-A companion of the INSURED named in the same reservation and also covered by the policy.

-The professional locum of the INSURED, provided it is vital that the INSURED must then take over that position or responsibility.

-The person who is to take care of minor or dependent person during the time of the trip. That guarantee shall only be valid if, at the time the insurance policy is contracted, the full name of that person is provided.

Any alteration in health of the Insured Person that impedes the carrying out of the activity object of the insurance and is confirmed by the Insurer's medical service will also be a reason for cancellation, provided that it is not considered a serious illness or accident.

Where the illness or accident affects any of the aforementioned persons, other than the INSURED, it will be defined as serious when, after taking out the insurance cover, it involves hospitalisation or the need for bed rest and, in the opinion of a medical professional, the need for continuous care and attention from health care workers or persons designated for that purpose, following a medical prescription, and it is estimated that this situation will be maintained within 12 days before the start of the trip.

The INSURED must immediately report the incident on the date on which it takes place, and the INSURER reserves the right to pay a medical visit to the INSURED, companion, locum or carer, in order to evaluate whether the cause really does make it impossible to travel. If the illness does not require hospitalisation, the INSURED must immediately inform of the incident which gave rise to the cause of cancellation of the trip.

3.1.1.2) An unexpected call for surgical intervention, as well as the medical tests prior to that intervention, provided that this circumstance prevents the INSURED from making the trip.

-The INSURED, his/her spouse or ancestors or descendants to the degree of consanguinity, affinity or laterality indicated in the Specific Conditions of the Policy.

-A companion of the INSURED named in the same reservation and also covered by the policy.

-The professional locum of the INSURED, provided it is vital that the INSURED must then take over that position or responsibility.

-The person who is to take care of minor or dependent person during the time of the trip. That guarantee shall only be valid if, at the time the insurance policy is contracted, the full name of that person is provided.

3.1.1.3) Call for an organ transplant by the INSURED, the companion, or ancestors or descendants to the degree of consanguinity, affinity or laterality indicated in the Specific Conditions of the Policy, provided that they were already on the waiting list at the time the trip and the insurance were contracted.

3.1.1.6) Any illness of children younger than 48 months, who are INSURED by this policy, or first-degree relatives of the INSURED, which occurs within 2 days before the start of the trip.

3.1.1.7) Serious complications during the pregnancy of the INSURED, or miscarriage, which, in the opinion of a medical professional, requires hospitalisation or rest. Births and complications during pregnancy from the seventh month of gestation are excluded.

3.1.1.12) Death of a third-degree relative

3.1.1.13) In the event of a positive result from a medical COVID-19 test that certifies the identity of the INSURED PARTY and was obtained no more than 72 hours prior to the start of the trip, provided that this implies hospitalisation, an obligation to maintain medical quarantine, or prevents the insured party from going on the trip in compliance with access restrictions to the means of transport for the trip or access restrictions to the destination.

When the INSURED has to cancel for this cause, will be covered too the cancellation of:

-His/her spouse or ancestors or descendants to second degree of consanguinity, affinity or laterality, registered in the same reservation and also covered by the policy.

-A companion of the INSURED named in the same reservation and also covered by the policy

This cause will be valid within 7 days of taking out the insurance if it was not contracted in the moment of the confirmation of the reservation.

For legal reasons

3.1.2.1) Being called for jury service or as a witness in a court of law, with the exception of legal practitioners.

3.1.2.3) Sitting official competitive examinations organised by a public body after the insurance has been taken out. Examinations held on dates prior to the start of the trip and competitive examinations for which the insured has registered on dates subsequent to booking the trip and/or taking out the insurance are excluded.

3.1.2.4) Summons to serve as an electoral officer.

3.1.2.5) Knowledge, after the reservation was made, of the obligation in regard of the tax authority to make an additional declaration of earnings, where the amount to be paid exceeds €600.

3.1.2.6) Denial of visas for unjustified reasons. The denial of visas when the INSURED has not taken the necessary steps in due time and form for the granting of the visa is expressly excluded.

3.1.2.7) Police custody of the INSURED for non-criminal reasons.

3.1.2.8) Giving up of a child for adoption.

The prior formalities and travel necessary to formalise the giving up of a child for adoption or fostering are excluded.

3.1.2.9) Official summons to the INSURED in relation to divorce proceedings. Summonses for formalities with his or her own lawyer are excluded.

3.1.2.10) Summons to the INSURED to sign official documents before the Public Authorities on the envisaged dates of the trip.

3.1.2.12) Legal impediment arising from a situation of legal separation or divorce.

3.1.2.13) Proven attempt to visit or contact the INSURED by a person who is legally prohibited or restricted from contacting or visiting him or her

3.1.2.14) Completion of a custodial sentence by either parent of the INSURED for reasons that were not known prior to the insurance policy being taken out.

For work-related reasons

3.1.3.1) The INSURED PARTY's dismissal from employment, for reasons other than on disciplinary grounds, provided they had received no verbal or written notice when they took out the insurance policy. This cover will not apply to employment contracts that have terminated, voluntary resignations or failures to pass probationary periods under any circumstances.

3.1.3.2) Incorporation by the INSURED into a new job, in a different company, provided that it is with an employment contract, and it occurs after the insurance policy was taken out and the INSURED had no knowledge of that circumstance when the reservation was made. This coverage shall also be valid if the INSURED was previously unemployed prior to taking up the job.

The multiple contracts with temporary employment agencies (ETT) to carry out work for other companies will be considered as contracts for the companies in which the worker carries out their activity.

3.1.3.3) The forced transfer of workplace for a period of more than 3 months.

3.1.3.4) Extension of the INSURED's employment contract, provided there had previously been no verbal or written notification.

3.1.3.6) Court declaration of suspension of payments of a company which prevents the INSURED from exercising his/her professional activity.

3.1.3.8) Dismissal from employment of the parents of the INSURED, other than on disciplinary grounds, provided they had received no oral or written notice when they took out the insurance policy. Under no circumstances shall this cover apply to terminated employment contracts, voluntary resignation or failure to pass probationary periods.

3.1.3.9) Incorporation of parents of the INSURED into a new job, in a different company, provided that it is with an employment contract, and it occurs after the insurance policy was taken out and the INSURED had no knowledge of that circumstance when the reservation was made. This coverage shall also be valid if the INSURED was previously unemployed prior to taking up the job.

The multiple contracts with temporary employment agencies (ETT) to carry out work for other companies will be considered as contracts for the companies in which the worker carries out their activity.

3.1.3.10) The forced transfer of parents of the INSURED of workplace for a period of more than 3 months.

3.1.3.11) Extension of the employment contract of the INSURED'S parents, provided that it had not been previously notified verbally or in writing.

3.1.3.12) Court declaration of suspension of payments of a company which prevents the parents of the INSURED from exercising their professional activity.

For extraordinary reasons

3.1.4.1) Serious damage due to fire, robbery, explosion or other events of nature which affect the usual or secondary residence of the INSURED, or the professional premises where he or she exercises a liberal profession or runs a company, which makes his or her presence necessary.

3.1.4.3) Acts of air, land or sea piracy which make it impossible for the INSURED to start or continue the trip. Terrorist acts are excluded.

3.1.4.5) Official declaration of a disaster area at the INSURED PARTY's place of residence or the travel destination. The declaration of a disaster area at the place of transit towards the travel destination is also covered by this guarantee, provided that that is the only way to reach the destination. For this cause, a maximum sum of compensation per claim of €500,000 is established.

3.1.4.8) Confinement of the Insured Party in medical quarantine ordered by the relevant health authorities after registration of the travel which prevents the trip being made. Lockdowns due to epidemics and pandemics are excluded.

3.1.4.12) After registration of the trip, confinement of the INSURED in medical quarantine due to COVID-19 ordered by the relevant health authorities, such that the trip cannot be made.

Also covered is medical quarantine due to cohabitants within the same family unit having been in contact with a positive case.

For Language Course trips abroad, cancellation of the trip for this reason will be covered when the duration of the course is under 30 days.

Other causes

3.1.5.1) Theft of documents necessary to make the trip, which occurred on dates or in circumstances which make it impossible to replace those documents before the start of the trip, thus preventing the INSURED from making the trip. Excluding theft, loss or misplacement.

3.1.5.2) The obtaining of a trip and/or stay similar to that contracted, at no cost, in a public lottery and before a notary public.

3.1.5.3) Award of official grants which make it impossible to travel.

3.1.5.5) Breakdown of the vehicle owned by the INSURED, preventing the start or continuation of the trip, provided that the main means of transport for the trip is that vehicle. The breakdown must require repair taking longer than 8 hours or a sum of over €600, in both cases according to the manufacturer's scale.

3.1.5.9) Cancellation by the persons who are to accompany the INSURED, up to a maximum of two, registered for the same booking and insured in this same policy, provided that that cancellation is as a result of one of the causes envisaged in this guarantee and, due to it, the INSURED has to travel alone. People under the age of 18 are excluded.

When the INSURED has cancelled his trip to the cause of own decision, it will also apply an excess equivalent to 15% on the total cost of cancellation of the booking shall be applicable in each claim covered by this cause

If the INSURED'S companion decides to continue with the trip and use it alone, the INSURER will be responsible for the additional expenses that the travel provider may charge as a supplement up to a maximum amount of €180 per insured person.

In this case, only two insured persons will be covered due to a companion cancelling due to any covered cause.

3.1.5.10) Additional costs which may be incurred due to the change of the person named in the booking, in those cases in which the INSURED transfers the trip to another person, provided that that transfer is due to one of the causes envisaged in this guarantee and the sum of those costs does not exceed the cost of cancellation of the trip.

3.1.5.15) A student failing subjects, preventing them from passing the year or starting the following academic year, provided that:

SUMMER COURSES

- They fail the year in June and the resit is after the year covered by the policy taken out with the Organiser.

- They fail the year, and the date of the resit coincides with the year covered by the policy taken out with the Organiser.

ACADEMIC YEARS

- They fail the year, and the date of the resit coincides with the year covered by the policy taken out with the Organiser.

- They fail the year in the resit, automatically preventing them from starting the following year covered by the policy taken out with the Organiser.

Exams failed at university are not included in this cover.

3.1.5.16) Failing the high school's university entrance exam, provided that:

- They fail the initial exam, and the resit exam is after the year covered by the policy taken out with the Organiser.

- They fail the exam, and the date of the resit coincides with the date of the journey covered by the policy taken out with the Organiser.

- They fail the resit, and they need to pass it to start the year covered by the policy taken out with the Organiser.

3.1.5.17) Failure to satisfy the minimum requirements to be able to start the school year abroad.

3.1.5.21) Failure to pass the corresponding and complete courses that remain pending for the student to finish the Compulsory Secondary Education or the Baccalaureate, and that this prevents the homologation to the Spanish title of the studies carried out in foreign educational systems.

For this coverage to be valid, the subjects pending in the year prior to the school year planned abroad and insured may not be more than two.

3.1.5.22) Call to the national team or the autonomous community for the practice of a federative sport, carried out through a public body after the subscription of the insurance, provided it coincides with the dates of the course and contracted trip. Events that are held or that are known to call and/or participate in dates prior to the hiring of travel and/or insurance are excluded.

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Prices per person | Taxes included

Cancellation - languages OPTIONAL

	Worldwide
From 0 to 500€	40,00 €
From 501 to 1.000 €	64,00 €
From 1.001 to 3.000€	90,50 €
From 3.001 to 6.000€	130,00 €
From 6.001 to 9.000€	258,00 €
From 9.001 to 14.000€	346,00 €
From 14.001 to 18.000€	493,50 €
From 18.001 to 25.000€	565,00 €
From 25.001 to 30.000€	1.050,00 €