



## Table of benefits

### Assistance

1.1.1. Medical and health care assistance	
• Europe.....	<b>2.500.000 €</b>
• World.....	<b>2.500.000 €</b>
1.1.3. Costs of psychological or psychiatric treatments	
• 1.1.3.1. Costs of psychological or psychiatric treatments for trips of up to 3 months duration .....	<b>Not covered</b>
• 1.1.3.2. GExpenses for psychological or psychiatric illness for trips of between 3 and 6 months duration .....	<b>275 €</b>
• 1.1.3.3. Expenses for psychological or psychiatric illness for trips of more than 6 months duration.....	<b>550 €</b>
1.1.4. Costs of physiotherapy or chiropractic care	
• 1.1.4.1. Physiotherapy or chiropractic expenses for trips of up to 3 months duration .....	<b>200 €</b>
• 1.1.4.2. Physiotherapy or chiropractic expenses for trips of between 3 and 6 months duration.....	<b>200 €</b>
• 1.1.4.3. Physiotherapy or chiropractic expenses for trips of more than 6 months duration .....	<b>400 €</b>
1.1.5. Costs of urgent dental treatment	
• 1.1.5.1. Costs of urgent dental treatment for trips of up to 3 months duration .....	<b>200 €</b>
• 1.1.5.2. Costs of urgent dental treatment for trips of between 3 and 6 months duration .....	<b>400 €</b>
• 1.1.5.3. Costs of urgent dental treatment for trips of more than 6 months duration.....	<b>800 €</b>
1.1.6. Costs of urgent dental treatment due to accident .....	<b>600 €</b>
1.1.7. Indemnity for disfigurement.....	<b>17.000 €</b>
1.1.8. Ambulance costs in relation to the treatment .....	<b>unlimited</b>
1.1.10. Repatriation or medical transport of ill or injured persons.....	<b>unlimited</b>
1.1.13. Repatriation or transport of the deceased insured party .....	<b>unlimited</b>
1.1.15. Early return due to the death of a relative .....	<b>unlimited</b>
1.1.16. Early return due to the hospitalisation of a relative more than 5 days .....	<b>unlimited</b>
1.1.25. Return ticket to the host country.....	<b>ilimitado</b>
1.1.26. Extension of hotel stay due to medical prescription (75 euros/day) .....	<b>750 €</b>
1.1.27. Travel by a person in the case of hospitalisation of the insured more than 3 days .....	<b>unlimited</b>
• 1.1.27.1. Accomodation expenses of the displaced person due to the hospitalisation of the insured more tahn 3 days (75 euros/day).....	<b>750 €</b>
1.1.39. Shipment of medications abroad .....	<b>included</b>
1.1.41. Information service.....	<b>includido</b>
1.1.66. Medical and health assistance for a pre-existing condition .....	<b>50.000 €</b>

1.1.71. Covid-19 diagnosis PCR test cost during the trip.....	<b>200 €</b>
1.1.72. Extended stay due to covid-19-related medical quarantine (100 euros/day) .....	<b>1.500 €</b>

### Legal assistance

1.2.5. Legal assistance costs .....	<b>3.000 €</b>
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### Baggages

2.1. Material losses	
• Theft and material damage to luggage .....	<b>2.500 €</b>
• Valuable items .....	<b>480 €</b>
2.3. Delay in the delivery of luggage (€ 100 every 24 hours and 100€ each additional 24hours).....	<b>500 €</b>
2.5. Search, location and sending of lost luggage .....	<b>included</b>

### Delays in the trip and losses of services

4.1. Costs caused by a delay in the departure of a means of transport (€ 100 every 6 hours).....	<b>400 €</b>
4.6. Costs caused by missing connections in the means of transport (mín. 4 hours delay).....	<b>400 €</b>
4.8. Costs caused by alternative transport due to missing connections in the means of transport (mín. 4 hours delay) .....	<b>500 €</b>

### Accidents

5.1. Accidents while travelling	
• 5.1.1. Permanent disability due to travel accident .....	<b>85.000 €</b>
• 5.1.2. Death due to accident while travelling .....	<b>15.000 €</b>

### Civil liability

6.1. Private civil liability .....	<b>1.000.000 €</b>
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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.

#### SPORTS ACTIVITIES

For the purposes of this policy, sports, pursuant to their level of risk, shall be grouped, in each case, as shown below.

**Group A:** athletics, gym activities, cycle tourism, curling, hiking, jogging, ball games, beach games and camping activities, kayaking, swimming, orienteering, stand up paddle boarding, fishing, snowshoeing, segwaying, walking, snorkelling, trekking at an altitude of less than 2.000 m and any other similar sport.

**Excluded activities:** activities at heights of over 3,000 m (except for trekking where indicated), underwater activities at depths of over 20 m, martial arts, mountain climbing or aeronautical trips, big walling, bob-sleighting, boxing, resistance or speed racing, large game hunting, track cycling, road racing, cyclo-cross, wrestling, motorcycling, alpine climbing, classic climbing, solo climbing, ice climbing, sports schools and associations, cave diving, caving at depths of over 150 m, unexplored pothole caving, speedboating, luge, polo, rugby, mountain bike trials, skeleton and, in any case, professional sports.

In no case will participation in sports competitions, official or private, training, tests and bets be covered, except in the cases of non-professional sports campuses of Group B, for which training, tests and non-professional sports competitions are covered. For the purposes of this policy, "competition" will always be understood as any occasion in which the sporting activity is carried out within the framework of an act or event whose organization is carried out by a third party other than the POLICYHOLDER and / or the INSURED.

#### Best services included



#### 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.
- Coverage of this product is guaranteed by Mana Underwriting, S.L.U., whose information is included in White Horse Insurance Ireland dac..
- This product is not valid for cruises.
- Maximum 12 consecutive months.
- Prices valid up to 30/09/2024.



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