

Cancellation Insurance

It is valid from the moment of payment of the reservation until the day of arrival.

What is the coverage of my cancellation insurance?

The following amount indicates the maximum reimbursement by the Insurer.

- Reimbursement of booking cancellation expenses, up to 10.000€ per person, in case of 26 justified reasons.
- Loss of contracted services: reimbursement of the cost of the first night due to flight delay.

Before the trip, what are the cancellation reasons?

The cancellation fees will be reimbursed to the client as long as it complies with any of the **26 causes** that are detailed in the [general conditions of the insurance policy](#). Here we indicate them to you:

1. Due to death, hospitalization of at least one night, serious illness or serious bodily injury of:
 - a) The Insured Party or any of their relatives, understood as such in accordance with this Policy's General Conditions.
 - b) The Insured Party's family, their spouse, de facto couple or person who lives with them - family being understood as such in accordance with this Policy's General Conditions.
 - c) The person responsible for, during the trip, the Insured Party's children or disabled people under their care.
 - d) The Insured Party's direct substitute in their job, provided that this circumstance results in the requirement from the Company in which they are employed preventing them from making the trip.
2. Insured Party being summoned as a witness or to serve on a jury in court.
3. Being selected as a polling station staff member for state, autonomous or municipal elections.
4. If the dates of any public examinations summoned through a public body that the Insured party will sit are announced after the insurance has been taken out. This may also affect the Insured Party as a member of the Tribunal for these exams.
5. Serious damages to the Insured Party's main or secondary residence, or professional premises if they are the direct operator or self-employed, caused by fire, explosion, robbery or by the force of nature and their presence is essential.

- 6.** Due to dismissal of the Insured party. In no case will this insurance be used upon termination of an employment contract, voluntary resignation or failure to pass a trial period. In all cases, the insurance must have been signed before a written notification of the dismissal was given to the employee by the Company.
- 7.** The Insured party starting a new job, in a different company with an employment contract of longer than six months and provided that the incorporation occurred after registration of the travel and, therefore, after taking out this Insurance policy.
- 8.** When the Insured party must pay more than € 600 to the tax department - the Ministry of Economics and Public Administrations - because of their end of year tax declaration.
- 9.** Act of aerial, terrestrial or naval piracy that makes it impossible for the insured party to start their trip on the scheduled dates.
- 10.** A call for the surgical intervention of the Insured party, including any prior medical tests that need to be carried out for such an intervention. (Including organ transplantation as a recipient or donor).
- 11.** A call from Public Health system to the Insured Party or their first or second degree relatives to carry out medical tests as a matter of urgency, provided they are justified by the seriousness of the case.
- 12.** Serious complications in pregnancy where medical recommendations require the Insured party, their spouse, defacto partner or live-in partner to rest or to be hospitalised, and as long as the complications that have arisen have occurred after taking out the insurance policy and put the continuity or development of that pregnancy at serious risk.
- 13.** Premature birth of the Insured party's child.
- 14.** Police arrest of the Insured party for non-criminal causes, occurring after the insurance has been taken out.
- 15.** Judicial summons for proceedings of a divorce that was agreed after the arranging the travel.
- 16.** An urgent requirement to join the armed forces, police or fire services, as long as the incorporation is notified after the insurance policy has been taken out.
- 17.** Medical quarantine following an accidental event.
- 18.** Unexpected call for organ transplantation of: The INSURED PARTY or a relative. The companion of the INSURED PARTY, registered in the same reservation.
- 19.** Request to sign official documents before the Public Administration during the trip.
- 20.** Delivery of a child for adoption, when the date coincides with the dates of in trip.
- 21.** An official declaration of a catastrophe in the INSURED PARTY's place of residence or travel destination. An official declaration of a catastrophe in a location that the Insured Party must cross to reach their destination is also covered by this guarantee, provided that this is the only way to access said destination. A maximum compensation amount of € 30,000 is established per claim

22. Judicial declaration of the bankruptcy of a company that prevents the INSURED PARTY from carrying out their professional activity.

23. Theft of documentation or luggage that makes it impossible for the INSURED PARTY to start their trip.

24. Cancellation of the trip by the person who was to accompany the Insured Party on the trip, provided they had registered their trip, which this contract covers, at the same time as the Insured Party, and provided that the cancellation is due to one of the causes listed above and, because of that cause, the Insured Party has to travel alone.

25. Cancellation of the trip by a relative who was to accompany the Insured Party on the trip, provided they had registered their trip at the same time and which this contract covers, at the same time as the Insured Party, and provided that the cancellation is due to one of the causes listed above.

26. Cancellation of the trip on the part of the Insured Party when the means of air transport is delayed for more than 24 hours, making it impossible to carry out the purpose of the trip or when more than half of the duration of the trip has elapsed. Hotel reservation cancellation expenses shall be reimbursed, provided that they have not been previously paid by the carrier company.

[Covid-19](#) is considered as a illness covered by the policy

