GENERAL TERMS AND CONDITIONS OF THE TRAVEL ASSISTANCE
INSURANCE ONCAMPUS

1. DEFINITIONS

ACCIDENT
An injury to the body or physical damage suffered during the term of the contract, which is caused by a violent, sudden, external event beyond the control of the Insured Party.

INSURED PARTY
A private individual, who is a university student and the purpose of the policy subscribed through ONCAMPUS, and who is notified to EUROP ASSISTANCE.

INSURER
EUROP ASSISTANCE ESPAÑA, S.A. DE SEGUROS Y REASEGUROS (hereinafter EUROP ASSISTANCE), which assumes the risk defined herein.

USUAL PLACE OF RESIDENCE
The usual place of residence of the Insured Party is understood to be that located in the country which is recorded in the subscription of the policy and from where the relocations covered herein are undertaken.

SERIOUS ILLNESS
Any unexpected alteration in the state of health of an individual which requires hospitalisation and impedes the commencement of travel by the Insured Party, prevents the continuation thereof on the anticipated date or carries with it the risk of death.

SUDDEN ILLNESS
A deterioration in the state of health of an individual during travel covered under the contract, the diagnosis and confirmation of which is undertaken by a legally recognised doctor or dental surgeon and requires medical attention.

LUGGAGE
Clothes and other items for personal use and hygiene necessary during travel, stored inside the suitcase/s.

ABROAD
In terms of the coverage, abroad is understood to represent any country other than the Usual Place of Residence of the Insured Party.

COVERED IMMEDIATE FAMILY MEMBER
Spouse, civil partner duly registered in the corresponding Official Register, parents, parents in-law, children or siblings of the Insured Party.

PETTY THEFT
Removal of another's movable property without violence or intimidation to persons or the use of force.

ROBBERY
Removal of another's movable property with violence or intimidation to persons or the use of force.

POLICYHOLDER
The University who, together with the Insurer, signs the contract herein and to whom the corresponding duties derived in contract apply, excepting those which, due to the nature thereof, must be fulfilled by the Insured Party.

TRAVEL
Travel shall be understood to consist of any relocation on the part of the Insured Party away from the Usual Place of Residence thereof, as of departure from the residence up to return, the stays at said Usual Place of Residence during the cover period not being considered as travel.

2. PURPOSE OF THE CONTRACT
To insure against the consequences of those risks whose coverage is specified herein and which occur as a consequence of a chance event during the course of travel away from the Usual Place of Residence, within the territorial scope covered and within the limits indicated herein. Coverage under the contract shall cease to be effective once travel is terminated and the Insured Party returns to the Usual Place of Residence thereof.

3. TERRITORIAL SCOPE
Coverage under the contract herein shall be valid worldwide.
Assistance intervention shall not be guaranteed in those countries which, during the relocation, are found to be in a state of war, insurrection or armed conflict, whether officially declared or not, even where indicated among the countries stated herein. In this case, EUROP ASSISTANCE shall reimburse the expenditure covered and adequately substantiated through the production of the original accrediting invoice.

4. DISTANCE EXCLUSION
Assistance shall be valid after covering 35km from the Usual Place of Residence of the Insured Party.

5. DURATION OF TRAVEL
The guarantees are provided for journeys lasting no more than 365 days.

6. PROCEDURES IN THE EVENT OF INSURED LOSS
Following an event which may give rise to the provision of any of the coverage herein, immediate notification of the loss shall be an essential
provides proof of the notification of that the aforementioned notification is endings corresponding to the Insured Security or any other institution or time, and -

justification

- the section "Customer Protection" of the website or in

beneficiaries, aggrieved third parties or assignees of which may be consulted at the website www.europ

system available to Insured Parties, the Regulations of EUROP ASSISTANCE

7. PROCEDURES TO BE UNDERTAKEN BY THE INSURED PARTY IN THE EVENT OF A COMPLAINT

EUROP ASSISTANCE makes a Complaints Service system available to Insured Parties, the Regulations of which may be consulted at the website www.europ-assistance.es. Policyholders, insured parties, beneficiaries, aggrieved third parties or assignees of any of the aforementioned may present complaints in the section “Customer Protection” of the website or in writing to the Complaints Service:

Address: Servicio de Reclamaciones
Cl. Orense, 4 – Planta 14
28020 - MADRID

This independently managed service shall, within a maximum period of 2 months, attend to and resolve the written complaints directly addressed to it, in compliance with Statute ECO/734/2004 dated March 11 and Statute 44/2002 dated November 22.

Having exhausted the procedure of the Complaints Service system, the claimant may present the complaint to the ‘Comisionado para la Defensa del Asegurado y del Participe en Planes de Pensiones’ (Commission for the Defense of Insured Parties and Pension Plan Participants) which is assigned to the General Directorate of Insurance and Pension Funds, the address of which is:

Pº de la Castellana, 44
28046 - MADRID

8. SUBROGATION

EUROP ASSISTANCE shall be subrogated, up to the total cost of the services provided thereby, into the rights and proceedings corresponding to the Insured Party against any person responsible for the events and leading to the intervention thereof. Where the guarantees undertaken in performance of this Contract are covered in part or wholly by another Insurance Company, Social Security or any other institution or person, EUROP ASSISTANCE shall be subrogated into the rights and proceedings of the Insured Party against the said company or institution. To this effect, the Insured Party undertakes to actively collaborate with EUROP ASSISTANCE providing any help or furnishing whatever documentation may be considered necessary.

In any event, EUROP ASSISTANCE shall have the right to use or request from the Insured Party the handover of the transport ticket (rail ticket, flight ticket, etc.) unused thereby where the return costs have been met by EUROP ASSISTANCE.

9. LIABILITY

An insured loss having occurred, EUROP ASSISTANCE shall decline any liability regarding the decisions and conduct assumed by the Insured Party contrary to its instructions or those of the Medical Service thereof.

10. LEGISLATION AND GOVERNING LAW

For the purposes herein, the Insured Party and EUROP ASSISTANCE shall be subject to Spanish legislation and jurisdiction. A judge having jurisdiction at the Usual Place of Residence of the Insured Party shall acknowledge the entitlements in contract.

11. INSURANCE LIMITS

The sums which are shown as a limit for each of the provisions of the contract herein are understood to be maximum cumulative amounts during the term of the policy.
1. - **Medical expenses abroad.**
In the event of Sudden Illness or Accident to the Insured Party occurring in an unforeseen manner during travel abroad, **EUROP ASSISTANCE** guarantees, during the term of the Contract and up to a limit of 100,000 Euro per period contracted and for each Insured Party, the expenses listed below:
- Medical fees.
- Medication prescribed by a doctor or surgeon during the first medical assistance service provided. This coverage excludes the successive payment of those medications or pharmaceutical costs which arise from the prolongation over time of the treatment initially prescribed, as well as those related to any process which becomes chronic in nature.
- Hospitalisation expenses.
- Expenses for local ambulances ordered by a doctor.

Where the Insured Party has begun treatment as a consequence of an insured loss covered herein, the continuation of the treatment in the destination country (physiotherapy or rehabilitation) shall be covered, within the total limit set out for the same cover, up to a maximum of 10 sessions and limited to 50 Euro per session and a maximum of 500 Euro.

In the event that **EUROP ASSISTANCE** has not been directly involved and in order that these expenditures be reimbursable, the corresponding original invoices must be presented and must be accompanied by a complete medical report, including previous history, diagnosis and treatment, to enable the nature of the Sudden Illness to be determined.

The payment of medical expenses in Spain shall be excluded in those cases in which the Insured Party is a beneficiary of the Spanish Social Security system. Those cases in which, for reasons of emergency, the Insured Party must be transferred to a Hospital which does not belong to the Social Security system shall be excepted.

The expenses shall in any event be subject to subrogation by **EUROP ASSISTANCE** of the amounts to which the Insured Party is entitled by way of Social Security benefits or any other private insurance system to which the Insured Party may be affiliated.

2. - **Dental expenses.**
Pursuant to the cover for “Medical expenses abroad” and within the limit specified therein, dental expenses considered an emergency are covered, excluding endodontic work, cosmetic reconstructions of previous work, dentures, crowns and implants, up to a limit of 150 Euro.

3. - **Extension of hotel stay due to sudden illness or accident**
Where the nature of the sudden illness or accident impedes the continuation of travel by the Insured Party and admittance to a clinic or hospital is not necessary, **EUROP ASSISTANCE** shall pay the expense of the extension of the hotel stay prescribed by a doctor up to a limit of 60 Euro/day for a maximum period of 10 days.

4. - **Medical transfer of the sick and injured.**
In the event of sudden illness or accident to the Insured Party, occurring during the term of the contract and as a consequence of relocation from the place in which the usual place of residence is established, and always provided that this impedes the continuation of travel, **EUROP ASSISTANCE**, as soon as it is advised, shall organise the necessary contacts between its medical services and the doctors attending the Insured Party.

Where the medical service of **EUROP ASSISTANCE** authorises the transfer of the Insured Party to a better equipped or more specialised hospital near to the Usual Place of Residence, **EUROP ASSISTANCE** shall undertake the said transfer according to the seriousness of the condition, by means of:
- Air ambulance.
- First-class rail.
- Helicopter ambulance.
- Ambulance.
- Scheduled airline.

An air ambulance shall solely be made use of within the territorial area of Europe and the countries of the Mediterranean fringe.

Solely the requirements of the medical instructions shall be considered in choosing the means of transport and the hospital where the Insured Party should be admitted.

In the event that the Insured Party refuses to be transferred at the time and under the conditions determined by the medical service of **EUROP ASSISTANCE**, all cover and warranties pertinent to the said decision shall be suspended.

For the purposes of repatriation, the Place of Residence shall be considered as that indicated in the subscription of the policy.

5. - **Transport of mortal remains.**
In the event of the death of the Insured Party, occurring during travel covered herein, **EUROP ASSISTANCE** shall organise and undertake the transfer of the mortal remains thereof to the burial place in the country of the usual place of residence of the Insured Party, within the municipal borough thereof, as well as meet the costs of embalming, the minimum statutory coffin and administrative procedures. Under no circumstances shall this cover be extended to funeral ceremonies and burial.

This coverage shall be applicable regardless of the cause of death of the Insured Party.

To this effect, the Usual Place of Residence shall be considered as that stipulated in the subscription of the insurance.
6.- Relocation of a person to accompany the Insured Party when hospitalised.
In the event that, during travel, the Insured Party must be hospitalised for a period exceeding five days and no Direct Family Member is present, EUROP ASSISTANCE shall provide a companion with a return ticket by scheduled airline (economy class), rail (first-class) or any other appropriate means of transport from the usual place of residence in Spain.

7.- Lodging expenses for a person to accompany the Insured Party while hospitalised.
In the event that the Insured Party, during travel, must be hospitalised for a period exceeding five days and is not accompanied by an Immediate Family member, EUROP ASSISTANCE, shall pay, by way of lodging expenses, the hotel accommodation, following presentation of the corresponding original invoices up to a limit of 60 Euro/day, and for a maximum of 10 days.

8.- Return of the Insured Party in the event of the death of a family member.
In the event of the death of a Covered Immediate Family member of the Insured Party while the Insured Party is relocated under coverage by the contract herein, EUROP ASSISTANCE, having been notified of the event, shall organise and provide the Insured Party, in order to attend the burial and within a maximum period of seven days from the date of death, with a scheduled airline ticket (economy class) or rail ticket (first-class) or any other appropriate means of transport to the place of burial in the country of the Usual Place of Residence of the Insured Party.

9.- Transmission of urgent messages (derived from the cover)
EUROP ASSISTANCE by means of a 24 hour service, shall accept and transmit urgent messages from Insured Parties, provided that no other means of sending these to their destination are available and that the messages are consistent with the cover herein.

10.- Loss, damage and theft of luggage.
In the event that, during travel, the luggage which has been checked in becomes permanently lost or suffers severe damage, be this due to reasons attributable to the transporting Company or to theft, EUROP ASSISTANCE guarantees the payment of indemnity of up to 30 Euro per item and a maximum of 300 Euro. In order for the indemnity to be applicable, the loss or damage caused must be proved by means of the original justification statement provided by the Transporting Company. In the event of the theft of luggage, it shall be essential to present the corresponding formal report made to the competent authorities where the event took place. In any event, a detailed list and valuation of the items stolen, lost or damaged shall be necessary, as well as the original boarding card. For relocations exceeding 90 consecutive days away from the Usual Place of Residence, luggage shall be covered solely for return journeys to and from the Usual Place of Residence. The integral parts or accessories of an item shall not be indemnified independently. Petty theft, simple loss, money, jewellery, electronic and digital equipment, documents, and the theft of luggage or personal items kept in vehicles or tents shall be excluded, as shall any type of luggage which has not been checked-in.

11.- Indemnity for loss of classes due to accident
In the event of accident or medical repatriation of the Insured Party on the part of EUROP ASSISTANCE, which impedes attendance at scheduled classes for a period of 20 consecutive days, the justified expenditure incurred by way of private classes shall be reimbursed, up to a maximum of 1,200 Euro. The Insured Party must present the document accrediting the purchase and payment of the classes in order to qualify for the said reimbursement.

12.- Indemnity for loss of registration fee
In the event of accident or medical repatriation of the Insured Party on the part of EUROP ASSISTANCE, which impedes attendance at scheduled classes for a minimum period of two consecutive months or where this occurs within the fifteen days immediately prior to a final exam, preventing attendance thereto, EUROP ASSISTANCE shall reimburse the expenditure of the Insured Party by way of the registration thereof for a university course, up to a maximum of 1,800 Euro. The insured party must submit the corresponding accrediting documents and payment receipts.

13.- Personal Third-Party Liability Insurance
The insurance herein guarantees indemnity of up to 100,000 Euro for personal injury, property damage and/or resulting detriment which may be demandable against the Insured Party in accordance with current legislation in the corresponding country, due to liabilities of an extracontractual nature. Indemnity is limited to 30,000 Euro for cases of personal injury, material damage and/or resulting detriment as a consequence of the use of bicycles Professional civil liability and liability derived from the use and movement of motor vehicles, the use or ownership of arms or explosive devices of whatever nature and indemnity resulting from financial detriment not derived from prior personal injury or property damage are expressly excluded.

14. Accident insurance
EUROP ASSISTANCE guarantees indemnity of the following amounts as a result of an accident occurring during the period subscribed:
- In the event of death
- In the event of permanent disability
- Medical assistance due to accident in Spain
- Injury to family member
**Insured Party**
The private individual, who is a university student, over whose life or bodily integrity the insurance is established, insured under the travel insurance policy subscribed with EUROP ASSISTANCE and, solely and exclusively, during the academic activity.

In any event, the contract shall terminate upon the completion of the insurance term in which the Insured Party reaches seventy years of age.

**Purpose of the insurance – Risks covered**
1. The payment of the established insured benefits is guaranteed in the event of the occurrence of the risks envisaged as a consequence of an accident:
   - Death.
   - Permanent disability.
   - Medical assistance due to accident in Spain.
   - Injury to family member.
2. The risk coverage of the policy herein applies worldwide.
3. Insured losses which are extraordinary in nature shall be indemnified by the Insurance Compensation Consortium (Consorcio de Compensación de Seguros) in accordance with the law.

**Aviation Accidents**
The coverage of the policy shall be extended to aviation accidents suffered by the Insured Party provided that the Insured Party occupies a seat as a passenger on an aircraft specified below and within the same geographical and financial limits for death and permanent disability covered under the policy herein. The risk commences at the moment at which the Insured Party sets foot on land in order to embark on a flight and concludes at the moment at which the Insured Party sets foot on land once travel is completed.

Coverage applies to the following means of transport:
- Aircraft duly authorised by the corresponding authorities for public passenger transport.
- Aircraft owned by an industrial or commercial company used exclusively for the service thereof and which possess more than one engine.
- Passenger transport aircraft belonging to the Spanish State and official bodies and which likewise possess more than one engine.

The following are excluded:
- Aviation professionals and/or any person carrying out a task aboard (pilots, mechanics, radio operators, flight attendants, waiters, etc.) and, in state owned aircraft, military personnel on duty.
- Persons transported in privately owned aircraft.
- Persons transported in helicopters and light aircraft assigned to crop spraying, firefighting and rescue services, regardless of whether these belong to the Spanish State or official bodies.

**Death coverage**
1. Payment is guaranteed of the benefit established for this risk in the event that the Insured Party dies as a consequence of an accident.
2. For Insured Parties who are disabled or less than fourteen years of age, Death Coverage refers to the duly justified burial expenses and up to the maximum limit stipulated for the said cover.

**Permanent Disability Coverage**
1. Permanent Disability is understood to consist of the irreversible physical or mental situation of the Insured Party as a consequence of an accident which is absolutely or partially decisive in the permanent incapacity of the Insured Party to maintain any employment relationship or professional activity.
   The determination of Permanent Disability is independent of the prior profession or activity of the Insured Party.
2. Cover consists of the amount resulting from the application of the corresponding percentage below to the benefit established for this risk:
   - Complete paralysis 100%
   - Incurable mental illness 100%
   - Total blindness 100%
   - Total loss or total impairment of:
     - Both arms, hands, legs or feet; of one arm and one leg or one foot; or of one hand and one foot 100%
     - Arm or hand 60% (right) and 50% (left)
     - Thumb 20% (right) and 16% (left)
     - Index finger 16% (right) and 13% (left)
     - One of the other fingers of the hand 8% (right) and 7% (left)
     - Movement of the shoulder 25% (right) and 20% (left)
     - Movement of the elbow 20% (right) and 15% (left)
     - Movement of the wrist 20% (right) and 15% (left)
     - Leg above the knee 50%
     - Leg at the height of or below the knee, or of the entire foot 40%
     - Hallux (big toe) 10%
     - One of the other toes 5%
     - Movement of the hip or knee 20%
     - Movement of the ankle 20%
     - Movement of the subastragalar joint 10%
     - Movement of the cervical, thoracic or lumbar column, with or without neurological symptoms 33%
The eye or reduction of not less than half of binocular vision 30%

In the event that the vision of the other eye had already been lost prior to the accident 50%

- Shortening of the leg of not less than five centimetres 15%
- Non-union fracture of the leg or foot 25%
- Non-union fracture of the patella 20%
- Complete amputation of the lower jaw or total loss of the jawbone 25%
- Complete deafness in both ears 40%
- Complete deafness in one ear 10%

In the event of the accidental death of the Insured Party

In the event of complete deafness of the other ear prior to the accident 20%

In the event that the Insured Party is left-handed according to the policy declarations, the percentages for disability for right and left limbs shall be reversed.

3. In the event of disability which is not outlined above, the amount of the Benefit shall be determined according to the similitude thereof to the policy guideline, in proportion to seriousness.

4. The functional loss of a limb or organ is understood to be equivalent to the anatomical loss thereof. In the event that the anatomical or functional loss is solely partial, the degree of disability to be considered shall be reduced in proportion.

5. Permanent disability is valued excluding the defects or injuries of the Insured Party prior to the accident, the causes thereof being considered as those suffered by a person of normal physical well-being.

6. The sum of the Provisions for various types of permanent disability may not exceed the total amount of the Provision set out by the cover for Permanent Disability. Likewise, the sum of various types of disability to the same limb or organ may not exceed the amount of the Provision set out for the total loss thereof.

7. The amount of the Provisions paid by way of Permanent Disability as a consequence of the same accident shall be deducted from the Provisions to be paid as a result of death.

Coverage for injury to family member

The payment of the expense of the university course of the Insured Party is guaranteed, up to the limit herein, in the event of the accidental death of the father, mother, guardian or person upon whom the Insured Party depends economically.

Health assistance coverage

The Insurer guarantees the payment of Health Assistance Expenses incurred by the Insured Party as a consequence of an accident, during a maximum period of one year as of the date of the occurrence thereof and up to the limit stipulated for this cover.

This coverage includes emergency assistance or first aid, medical assistance, ambulance and transfer from the site of the accident (in the event of vital emergency), pharmaceutical expenses during the stay in health centres, hospitalisation and rehabilitation.

The expenditure on any prosthesis which may be required as a consequence of the accident or the interventions which must be performed are in any event excluded from the cover herein.

In exceptional circumstances, the expenditure in the acquisition of a first dental or auditory prosthesis required by medical prescription shall be included, up to a maximum limit of 300 Euro per insured loss without exceeding, together with the remaining Health Assistance expenditure, the amount insured by way of this cover.

Exclusions

Unless otherwise agreed, the following are excluded from insurance cover:

1. Accidents or injuries arising from:
   - Events, illnesses or conditions existing prior to the entry into force of the insurance.
   - Acts consisting of the intentional provocation of the accident on the part of the Insured Party.
   - Reckless endangerment, gross negligence and participation of the Insured Party in wagers, challenges, disputes or illegal acts, except in the case of legitimate self-defence or in an attempt to save persons or goods.
   - Drunkenness or the use of narcotics which are not medically prescribed.
   - Food or medicinal poisoning, sunstroke, frostbite and other effects of temperature which are not the result of an accident covered by the insurance.
   - Heart-attack, epilepsy, fainting, aneurysms, swelling of veins, hernias and the consequences thereof.
   - Surgical operations or medical treatments which do not originate from an accident covered by the insurance.
   - Nuclear reactions or radiation and radioactive contamination, except for the consequences of treatments applied to the Insured Party as a result of an accident covered by the insurance.
   - Acts of a political or social nature and seismic or meteorological phenomena considered extraordinary.
   - Use of motorcycles with an engine capacity exceeding 75 c.c.
   - The performance of any sport as a professional in addition to, in any event, the performance of: Watersports at a distance of more
than three kilometres from the shore or coast and diving; airborne activities and parachuting; motorsport; rock climbing, high-altitude mountaineering and caving; horse riding and polo; boxing, wrestling and martial arts; ice skating and ice hockey, skating; large game hunting outside of Spain; bullfighting and bull running; and whatever other sports the risk pertaining to which may be considered as similar to the aforementioned.

The aforementioned exclusions must be understood without prejudice to the cover of the Insurance Compensation Consortium (Consorcio de Compensación de Seguros), where applicable.

2. Those persons who, at the date of the entry into force of the insurance, have reached the age of seventy-five years.

3. Persons affected either on the entry into force of the insurance or during the validity thereof by: Blindness, paralysis, deafness, mental illness, apoplexy, epilepsy, diabetes, alcoholism, drug addiction, illnesses affecting the spinal cord, syphilis, lethargic encephalitis or any injury, chronic illness, physical or mental disability which reduces capacities in comparison with a person who is able bodied and of sound health.

**EXCLUSIONS**

The cover herein shall cease to be applicable once the Insured Party has returned to the usual place of residence thereof, or following repatriation by EUROP ASSISTANCE to the usual place of residence or hospital close to such. Those costs which have not been previously notified to EUROP ASSISTANCE and those for which the corresponding authorisation has not been received shall, in general terms, be excluded.

In any event (other than where expressly included in the coverage) the damage, events, expenditure and consequences derived from the following shall be excluded from the coverage:

1. Pre-existing or chronic illnesses, injuries or conditions suffered by the Insured Party prior to the commencement of travel which reveal themselves during travel itself.

2. Voluntary refusal, delay or anticipation of the medical transfer proposed by EUROP ASSISTANCE and agreed with the medical service thereof.

3. Mental illness, preventative medical checkups, heat treatment, cosmetic surgery, Acquired Immunodeficiency Syndrome and those cases in which the goal of travel is medical treatment or surgical intervention, alternative and complementary medical treatments (homeopathy, etc.), the expenditure derived from physiotherapy and/or rehabilitation as well as related items (other than where expressly indicated in the coverage for "Medical expenses abroad").

Abortion, births and the diagnosis, follow-up and treatment of pregnancy are likewise excluded other than for urgent medical care and always prior to the six month thereof.

4. Participation on the part of the Insured Party in wagers, challenges or disputes.

5. The consequences derived from the performance of winter sports.

6. Participation in competitive sport or motorsports (races or rallies), as well as the performance of the dangerous activities listed below:
   - Boxing, weightlifting, wrestling, martial arts, mountaineering with access to glaciers, sledging, descent into water with breathing apparatus, caving and ski jumping.
   - Airborne sports in general.
   - Adventure sports such as whitewater rafting, bungeejumping, hydrospeed, gorge walking and similar. In these cases, EUROP ASSISTANCE shall solely intervene and assume the expenditure generated by the Insured Party from the moment at which the Insured Party is under treatment in a medical centre.

7. Suicide, attempted suicide or self-harm on the part of the Insured Party.

8. Mountain, cave, sea or desert rescue.

9. Illnesses and accidents derived from the consumption of alcoholic beverages, narcotics, drugs or medicines, other than those which have been prescribed by a doctor.

10. Fraudulent activity on the part of the Policyholder, Insured Party or assignee thereof.

11. Epidemics and/or infectious diseases which appear suddenly and spread rapidly through the population, as well as those caused by pollution and/or contamination of the atmosphere.

12. Wars, demonstrations, insurrections, acts of terrorism, sabotage, and strikes, whether officially declared or not. The transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles. Telluric movements, flooding, volcanic eruptions and, in general, those elements which are caused by the release of the forces of nature. Whatever other phenomena of a catastrophic or extraordinary nature which, as a result of size and
seriousness, are classified as catastrophic or disastrous.

13. Petty theft, simple loss, money, jewellery, documents, and the theft of luggage or personal items kept in vehicles or tents shall be excluded, as shall any type of luggage which has not been checked-in.

Irrespective of the foregoing, the following situations are specifically excluded:

1. The medical transfer of the sick or injured where the condition is caused by disorders or injuries which may be treated “in situ”.
2. The cost of spectacles and contact lenses, as well as the acquisition, implantation-substitution, removal and/or repair of prostheses, anatomic and orthopaedic parts of whatever type (such as a neck brace).