

**INSURANCE POLICY SCHENGEN N° IB1500266SN
AND SCHENGEN PLUS N.º IB1500266SNP
SCHENGEN TRAVEL INSURANCE**

Europ Assistance's Schengen travel insurance cover is available for individuals, families, groups, leisure and business travellers, with no medical pre-screening or exams required.

The insurance certificate is immediately sent after the purchase and is recognized by embassies, consulates and visa centres, for the release of the SCHENGEN VISA.

This insurance is not available for residents of Belarus, Crimea Region and the Zaporizhzhia, Kherson, Donetsk and Luhansk People's regions, Iran, North Korea, Syria, and Russian Federation.

Certain limitations can apply to Cuba and/or Venezuela.

You will be covered for medical expenses, medical repatriation, and you will have at your disposal 24/7 our emergency travel assistance team.



Meets all European
regulation
requirements



Valid for single
tourist, family and
business travellers



Immediately
download your
Insurance Certificate



Reimbursement in
case of visa refusal

All insured people must be aged 74 or younger at the moment of the purchase of the insurance.

All expenses engaged without our prior agreement will not generate any reimbursement.

This Policy must be purchased before your Trip starts.

If you need assistance, call us as soon as possible at the following number:

+34 91 536 82 96

available 24 hours a day, 365 days a year.

Europ Assistance is the world's leading assistance and insurance company.

With a network of 750 000 professionals around the world, tailor-made international travel insurance offers, multilingual support and the best value for money, we offer you peace of mind throughout your stay abroad.

This introductory page is just for information purposes. The following pages must be read fully.

SCHENGEN TRAVEL INSURANCE GENERAL TERMS AND CONDITIONS

The insurance contract is composed of the present **General Terms and Conditions** completed by **Your Insurance Certificate** that You will receive at the moment of subscription. In case of contradiction, the Insurance Certificate supersedes the General Terms and Conditions. **You are entitled to buy a single Policy to cover You for multiple Trips.** The Policy can last from 1 to 365 days, and each **Trip must not exceed 4 months**. This Policy applies to Schengen and Schengen Plus products. Your Insurance Certificate will confirm You the product You have purchased.

Demands and needs statement

In line with the policy terms and conditions, this insurance gives you the following coverage: travel insurance.

This insurance does not cover everything. This is one reason why you should read this policy carefully – it contains important exclusions.

This travel insurance policy will suit the demands and needs of an individual or group (where applicable) who have no pre-existing medical conditions, are travelling to countries included in the policy terms and who wish to insure themselves against the financial effect of specified unforeseen circumstances/events relating to or occurring during their travel. The cover is subject to policy exclusions, terms, conditions and maximum specified claim limits. Details of these are in your Insurance Product Information Document (IPID) and these General Terms and Conditions.

INTERNATIONAL SANCTIONS

We do not provide cover, pay a claim or provide any benefit or a service described in the policy if this would expose us to:

- any sanction, prohibition or restriction under United Nations resolutions, or
- the trade or economic sanctions, laws or regulations of the European Union, United States of America, France and the United Kingdom.

For further details, please visit: <https://www.europ-assistance.com/who-we-are-international-regulatory-information/>

CAUTION

You will be covered under this Policy only if you have respected the official recommendations regarding travel issued by a governmental authority of your country of residence at the Departure Date. Recommendations include the “advice against travel or all but essential travel”.

1. CONCLUSION OF THE CONTRACT

The Policy is entered electronically through the internet website of the Insurer located in the Republic of Ireland. The Policy coverage is subject to the payment of the Premium by the Policyholder.

2. DURATION

Duration of the Policy

The Policy commences and ends at the dates stated in the Insurance Certificate or by default the day of the end of the cover as explained below. This Policy is not renewable and cannot be extended.

Duration of the covers

You are entitled to buy a single Policy to cover You for multiple Trips. The Policy can last from 1 to 365 days, and each Trip must not exceed 4 months.

The cover starts at the moment the Insured Person leaves its Country of Residence on the date declared in the Insurance Certificate and enters into the Territorial Limits.

The Policy must cover the all duration of Your Trip, and the Policy must be subscribed before the start of Your Trip.

The cover ends at the moment in which the Insured Person leaves the Territorial Limits, at the end Date stated in the Insurance Certificate or when the Insured Person is repatriated by Us to his/her Usual Place of Residence or hospital close thereto, whichever comes first.

Waiting Period

After the purchase of the Policy, a waiting period of 7 Days shall be respected, and no claim can be paid for any Sudden Illness or Accidental Bodily Injury that may arise in this period.

Withdrawal right

The Policyholder is entitled to withdraw from the Policy if the Policy has been subscribed for a period longer than one month and the Trip is not started, by notifying the Insurer within 14 days after the policy purchase date.

The Policyholder is also entitled to withdraw, if all these three conditions are met:

- 1) The Trip is not started
- 2) No claim has been submitted or is in the process of being reported, and that no incident likely to give rise to such claim

occurred

- 3) If the Schengen VISA request is rejected by European authorities, and the Policyholder is able to provide a valid proof of the VISA refusal, the Policyholder can cancel this policy by informing the Insurer.

Provided the aforementioned conditions are met, We will refund You the full amount paid.

Please refer to the section "HOW TO CONTACT US" to have the details on how to proceed.

Please be informed that starting your Trip, you waive from your right to withdraw from this Policy as the performance of the cover under the Policy by the Insurer would have started.

3. PREMIUM

The Premium is disclosed to the Policyholder prior to the Policy subscription (including taxes and fees). It is paid to the Insurer at the date of purchase of the Policy.

4. MISREPRESENTATION OR NON-DISCLOSURE

False or incorrect statements or reticence by the Insured Person may totally or partially prejudice the right to be covered for the claim, including consequently, the voidance of the Policy, to the extent permissible by the applicable law.

5. INCREASE OR REDUCTION OF THE RISK

The Policyholder shall notify in writing to the Insurer any increase or reduction of the risk covered by the Policy, where and to the extent required to do so under the applicable law.

6. SALVAGE OBLIGATION

The Insured Person shall do everything in his/her power to avoid or minimize the harm caused by a Covered Event.

7. TERRITORIAL LIMITS

Coverage under the Policy is valid in these Territorial Limits:

Product	Territorial Limits
Schengen	All countries included in the

	Schengen Area (Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and Switzerland).
Schengen Plus	All countries included in the Schengen Area, plus Cyprus, Ireland, and the UK.

No payment can be done outside the above territorial limits.

8. SUBROGATION

After incurring costs, the Insurer shall take over all rights and claims that the Insured Person may have against any third parties liable for the incident to the Insured Person. Our right of recovery is limited to the total cost incurred by Us in performance of this Policy. You will reasonably cooperate with Us for the exercise of Our subrogation rights.

9. OTHER INSURANCE

The Policyholder shall notify in writing to the Insurer whether she/he has entered into another insurance contract which covers the same risk(s). In the case of a claim, the Insured Person shall notify the claim to all insurers, indicating to each the name of the others.

Each Insurer is liable for the payment of the indemnity only in proportion to its respective share of the risk.

10. APPLICABLE LAW AND JURISDICTION

Unless You and We agree otherwise, the Policy, its interpretation, or any issue relating to its construction, validity or operation and performance shall be subject to the laws of Ireland.

Any dispute or claim arising out of or in connection with the Policy, or its subject matter or formation (including non-contractual disputes or claims) shall be subject to the exclusive jurisdiction of the Irish courts.

11. STAMP DUTY

The Insurer has paid or will pay the appropriate stamp duty in accordance with the provisions of Section 5 of the Stamp Duty Consolidation Act 1999.

All monies which may become due or payable by Us under the Policy shall be payable in Ireland in accordance with Section 93 of the Insurance Act 1936.

12. CLAIMS NOTIFICATION

The coverage described in this Policy is limited to the expenses authorized by the Insurer before they are incurred by the Policyholder.

All expenses engaged without our prior agreement will not generate any reimbursement.

Any fraudulent request will be refused and, accordingly to its gravity, can be reported to the police or any competent authority.

In case of an emergency, the Insurer cannot be a substitute for the local public services. In some circumstances, the use of the local public services is mandatory under local and/or international regulations.

Once the authorization is provided, You shall notify Us that all the documentation regarding the Covered Event has occurred as soon as possible and within a maximum period of 7 days from the time the event giving rise to the claim occurred.

You or a third person must notify Us by telephone to the number

+34 91 536 82 96

In the event that the aforementioned authorization is prevented by force majeure You must take immediate steps to end the circumstance impeding the notification.

It is important to Us that Your claim is processed quickly. To do that We need You to provide all relevant information as soon as possible. Below is a list of the information that We need as part of Your claim.

When notifying a claim, You will need to send us the below documents:

- Policy number, name and surname, present location, contact telephone number and **details of the circumstances of the Sudden Illness or Accidental Bodily Injury** and the type of assistance requested.

- **Documents that evidence the facts** (medical report, hospital documents, police report, complaints filed at police stations...). These documents must contain the date on which the event occurred, the cause, the diagnosis, any relevant prior records or antecedents and the treatment prescribed.
- **Documents that evidence the fact You were travelling into the Territorial Limits**, and the Country where the Covered Event occurred is different from your Country of Residence. These documents are **Certificate of Residence, Travel Tickets** (flight, train, ship, etc.) and **Schengen VISA**. They must contain your name and surname, and the dates of the Trip.
- A form provided by Us to be completed by the registered medical practitioner attending the Insured Person receiving medical treatment. This document shall only be necessary in cases where insufficient information on the person's medical condition has been provided.
- Original invoice and/or receipts for the Trip that was purchased.
- Proof of purchase of insurance.
- Original invoice of the costs incurred, issued by the services provider and **which gives a breakdown of the amounts and items involved**.

After the submission, You can follow Your file on Our easy-to-use website: schengen.eclaims.europ-assistance.com. If You have any question, You can contact us by sending an email to: claimsschengen@roleurop.com.

Non respecting these procedures, will not entitle You to receive any reimbursement.

We remind that the Insured Person has a duty of disclosure of a material fact and this duty continues throughout the life of the Policy. We will void the Policy if cover has been obtained by any misrepresentation, misdescription, use of a fraudulent document or non-disclosure of any material fact. If You are in any doubt as to whether a fact is material or not, You should contact Us for clarification.

If you are a United States person and you were travelling to Cuba and/or Venezuela, you must provide evidence that you travelled to Cuba and/or Venezuela in compliance with United States laws before we can provide a service or a payment.

13. ASSIGNEMENT

The assignment of this Policy is not possible.

14. AGE LIMIT

The Policy covers beneficiaries aged 74 or younger at the moment of the purchase. If beneficiaries turn 75 after the purchase date, they will still be covered by the Policy.

15. HOW TO CONTACT US

If You wish to withdraw from the Policy

You can withdraw by sending an email to: schengen@schengen.europ-assistance.com.

You can use the following template: "I hereby, (Mr./Mrs., name, full name, address) notify my withdrawal from the Policy which I entered into on (date), proven by Insurance Certificate no. XXXXX. Date and Signature."

Withdrawals are only possible according to conditions listed at the chapter "Withdrawal right".

If you need assistance

You absolutely must call us as soon as possible at the following number: **+34 91 536 82 96**, which is manned 24 hours a day, 365 days a year.

In the event of an emergency, it is vital to contact local first aid services for any problem falling within their purview.

In any event, our intervention cannot replace intervention by local public services or any intervening party which we would be obliged to assist as per local and/or international regulations.

To help us intervene, we recommend that You prepare your call. We will ask You for the following information:

- Your surname(s) and given name(s),
- Your specific location, address and the telephone number where You can be reached,
- Your policy number.

Before taking any initiative or incurring any expense, comply with the solutions we recommend. **ALL EXPENSES ENGAGED WITHOUT OUR PRIOR AGREEMENT WILL NOT GENERATE ANY REIMBURSEMENT.** For the reimbursement of

claims, follow the procedure listed in the chapter "Claims Notification".

If You wish to submit a complaint to Us:

We strive to offer You the highest level of service. However, if You are not satisfied with this service, please contact Us immediately, quoting Your Policy details, so that Your complaint can be dealt with as soon as possible.

In the first instance, please contact:

INTERNATIONAL COMPLAINTS

P. O. BOX 36009

28020 Madrid, Spain

complaints_eaib_ie@roleurop.com

If We have given You Our final response and You are still dissatisfied, You may refer Your case to the Financial Services and Pensions Ombudsman (Ombudsman). The Ombudsman is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after We have provided You with written confirmation that Our internal complaints procedure has been exhausted. The Ombudsman can be contacted at:

Financial Services and Pensions Ombudsman

Lincoln House

Lincoln Place

Dublin 2

D02 VH29

Ireland

Phone: +353 1 567 7000

Email: info@fspo.ie

Website: www.fspo.ie

Referral to an Ombudsman will not affect Your right to take legal action against Us.

Note: Complaints must be made to the FSPO within 6 years of the date of the conduct complained of.

16. WHAT IS THE INSURANCE COMPENSATION FUND?

You may be entitled to compensation from the Insurance Compensation Fund if we cannot meet our obligations to you. This depends on the circumstances of the claim.

For more information on the Insurance Compensation Fund, go to the Central Bank of Ireland's website on www.centralbank.ie

17. COVERAGE

For all guarantees, each Insured Person can declare only one Covered Event per Policy and one Covered Event per year maximum. Additional Covered Events will not be covered.

Medical expenses incurred in the Territorial Limits

In the event of Sudden Illness or Accidental Bodily Injury to You occurring during a covered Trip while within the Territorial Limits of the Policy, We shall insure, during the duration of the Policy and **up to the Financial Limits mentioned in the Table of Coverage and Limits**, for each Insured Person, the expenses listed below:

- Emergency medical expenses and fees. Medication prescribed by a doctor or surgeon during the first 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. We shall organise and assume the costs of the transfer fees to the nearest hospital or clinic only in case of Sudden Illness or Accidental Bodily Injury requiring immediate medical advice, when you are deemed untransportable by decision of our doctors based on information provided by the local doctor. The hospitalization costs cease from the date when Our medical officer advises it is feasible and practical to repatriate You even if You refuse, The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Coverage and Limits.
- Expenses for urgent local ambulance journeys ordered by a doctor.

Dental expenses incurred in the Territorial Limits

In accordance with the cover for “medical expenses within the Territorial Limits” and **within the Financial Limits**, dental expenses considered an emergency shall be covered, **excluding endodontic work, orthodontic work, cosmetic reconstructions of previous work, dentures, veneers and implants.**

Medical Repatriation

As soon as it is advised, We shall organise the necessary contacts between Our medical services and Your doctors in Your Usual Place of Residence, in the event of Sudden Illness or Accidental Bodily Injury to You on the Trip, in order to arrange Your transfer provided that Your medical condition impedes the continuance of the Trip.

Where Our medical service authorises Your transfer to a better equipped or more specialised hospital near Your Usual Place of Residence We shall undertake the said transfer according to the seriousness of the condition, by means of:

- Air ambulance

- Helicopter ambulance.
- Scheduled airline.
- Scheduled train.

An air ambulance and helicopter ambulance shall only be used within the Territorial Limits.

The requirements of the medical instructions shall be the sole consideration in choosing the means of transport and the hospital to which You should be admitted.

In the event that You refuse to be transferred at the time and under the conditions determined by Our medical service, all cover and warranties pertinent to the said decision shall be suspended.

Transfer of mortal remains

In the event of the Policyholder's death during the Trip, we will organise the transfer of the body from the coffin location:

- to the place of interment (funeral home or crematorium)
- or to the funeral operator's premises from the place of interment or cremation

In any event, the transport destination must be within 75 kilometres of the Policyholder's legal address.

We will exclusively cover the costs incurred by transport as well as the compulsory administrative procedures.

The following are excluded: costs incurred by funeral ceremonies, interment or cremation (including the cost of pacemaker removal during a cremation), local processions, any cost incurred by an autopsy, the costs of presenting the body in a funeral home and funeral home costs.

Coffin cost

In the event of the Policyholder's death during the Trip, we will cover the regulatory minimum cost of a wooden coffin as well as the handles and name plate.

Extension of hotel stay due to Sudden Illness or Accidental Bodily Injury (Schengen Plus only)

We shall pay the expenses arising from Your extension of the hotel stay prescribed by a doctor, **up to the Financial Limits**, for a maximum of 5 days where the nature of the Sudden Illness or Accidental Bodily Injury impedes the continuation of Your Trip and admittance to a clinic or hospital is not necessary.

Transport of a Companion to accompany an Insured Person in the event of Medical Repatriation (Schengen Plus only)

In case You must be repatriated under the provision of “Medical Repatriation”, due to Sudden Illness or Accidental Bodily Injury during the Trip, and this fact impedes the return of a Companion who was traveling with you by the means initially envisaged, We shall provision a scheduled airline ticket (economy class) or rail ticket (first class if available) to Your Usual Place of Residence, to a Companion who was traveling with You, up to the Financial Limits.

This benefit is not cumulative with the “Transport of a Companion to accompany an Insured Person in the event of Hospitalisation” benefit.

Transport of a Companion to accompany an Insured Person in the event of Hospitalisation (Schengen Plus only)

In case You must be hospitalised for a period exceeding three nights, due to Sudden Illness or Accidental Bodily Injury during the Trip, and You are not accompanied by a Companion, We shall provision a return scheduled airline ticket (economy class) or rail ticket (first class if available) up to the Financial Limit available to a Companion from the Usual Place of Residence thereof provided that the Companion has all the necessary travel documentation for such a trip.

This guarantee does not extend to a Companion who was already travelling together with the Insured Person at the moment the Sudden Illness or Accidental Bodily Injured happened.

This benefit is not cumulative with the “Transport of a Companion to accompany an Insured Person in the event of Medical Repatriation” benefit.

Lodging expenses of a Companion to accompany an Insured Person in the event of hospitalisation (Schengen Plus only)

In case You must be hospitalised for a period exceeding three nights, due to Sudden Illness or Accidental Bodily Injury during the Trip, and a Companion has specifically arrived from his/her Usual Place of Residence to accompany You, We shall pay for hotel accommodation for that Companion by way of lodging expenses. We shall only reimburse such expenses following presentation of the corresponding original invoices up to the Financial Limits for a maximum of 5 nights. This guarantee does not extend to a Companion who was already travelling together with the Insured Person at the moment the Sudden Illness or Accidental Bodily Injured happened.

Accompaniment of minors less than 14 years and persons with disabilities (Schengen Plus only)

In the event that You, while travelling with Insured Person(s) who are disabled or less than 14 years of age and are covered by this Policy, find it impossible to take charge of the latter due to Sudden Illness or Accidental Bodily Injury covered by the Policy herein, We shall organise and take charge of the return journey of a person designated by the Insured Person or family thereof and resident in Your Usual Country of Residence, or of Our attendant, in order to accompany the minor(s) or disabled person(s) on their return to the Usual Place of Residence within the shortest time period possible. We will take charge of the travel ticket - provision of an airline ticket (economy class) or rail ticket (first class if available) - for minors and person with disabilities up to the Financial Limits.

Compensation for Trip cancellation due to Covid-19 (Schengen Plus only)

This guarantee is intended to cover You for the standard non-refundable costs paid to get the Schengen VISA and related administrative expenses.

We pay You a compensation of 130€ in the event You have to cancel your Trip to the Schengen area, and You cannot reschedule it in the following 90 days, for any of the following reasons linked to Covid-19 :

Your Trip has been cancelled due to travel restrictions imposed by public authorities linked to Covid-19. In order to obtain the compensation, you need to provide : your travel tickets; the communication received by the public authority or the travel company, attesting clearly that the travel has been cancelled due to Covid-19, it will be not rescheduled and you are not entitled to book a different travel; copy of the communication sent to the visa center, consulate or embassy, requesting the cancellation of Your Schengen VISA due to the impossibility to travel. Delayed or postponed travels does not entitle You to receive the compensation.

You cannot travel because You have contracted Covid-19 and your medical conditions are either not suitable to travel or generated the refusal of public authorities to let you travel (for example, refusal to let you on board the plane). In order to obtain the compensation, you need to provide : your travel tickets; the medical documentation dated and signed by a registered medical professional attesting that you tested positive to Covid-19 and Your condition is not suitable to travel at the dates of your travel ticket (as for any sensitive information, We will keep it confidential); copy of the communication sent to your visa center, consulates or embassy, requesting the cancellation of your Schengen VISA due to the impossibility to travel.

You cannot travel because a first-degree relative (father or mother; brother or sister; child) of You, who was supposed to travel with You, and cannot travel because his/her medical conditions are either not suitable to travel or generated the refusal of public authorities to let him/her travel (for example, refusal to let him/her on board the plane). In order to obtain the compensation, you need to provide : Your travel tickets; the tickets of Your first-degree relative that must have the same dates; the medical documentation dated and signed by a registered medical professional, attesting that Your first-degree relative tested positive to Covid-19 and the conditions are not suitable to travel at the dates of your travel ticket (as for any sensitive information, We will keep it confidential); copy of the communication sent to your visa center, consulates or embassy, requesting the cancellation of your Schengen VISA due to the impossibility to travel.

Cancellation of travel due to other causes than Covid-19 does not entitle You to receive the compensation.

The cost of travel tickets, and any other cost that is not mentioned, is not covered.

If You cancel the insurance policy, you no longer have the right to obtain the compensation.

18. EXCLUSIONS

Those costs which have not been previously notified to Us and those for which the corresponding authorisation has not been received are excluded.

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

- Any Pre-existing Medical Conditions. This applies equally to the presentation or deterioration of illness and/or injuries.
- All expenses engaged before the Policy start date or after the Policy end date. Voluntary refusal, delay or anticipation of the medical transfer proposed by Us and agreed with Our medical service.
- Mental illness, preventative medical check-ups, heat treatment, cosmetic surgery, Acquired Immunodeficiency Syndrome and those cases in which the goal of the Trip is medical treatment or surgical intervention, alternative and complementary medical treatments (homeopathy, kinesiotherapy, etc.), the expenditures derived from physiotherapy and/or rehabilitation as well as related items.
- The diagnosis, monitoring and treatment of pregnancy beyond 16 weeks of duration, including childbirth and care of the newborn, are not covered under this policy. Before 16 weeks duration only the diagnosis of pregnancy and emergency treatment are covered, excluding voluntary pregnancy termination. The policy also excludes coverage of infertility investigations and treatments including in-vitro fertilization.
- Non urgent dental expenses; dental expenses due to normal deterioration of tooth or dental prostheses; any damage to dental prostheses or valuable metals.
- Vaccinations.
- Any treatment that, accordingly to the opinion of our medical team can reasonably be postponed until your retour to your Country of Residence.
- Any charge of the eventual cost and administrative procedure needed in case Your Schengen VISA has to be extended.
- Participation on the part of an Insured Person in wagers, challenges or disputes.
- The consequences derived from the performance of winter sport, competitive sport or motorsports (races or rallies), as well as the performance of these dangerous activities: boxing, weightlifting, wrestling, martial arts, mountaineering with access to glaciers, sledging, descent into water with breathing apparatus, caving and water-ski jumping.

- Airborne sports in general.
- Adventure sports such as rafting, bungee jumping, hydro speed, gorge walking and similar. Mountain, cave, sea or desert rescue.
- Suicide, attempted suicide, self-injuries and self-inflicted wounds, or self-harm on the part of the Insured Person.
- Sudden Illness or Accidental Bodily Injury resulting from the consumption of alcoholic beverages, narcotics, drugs or medicines, other than those which have been prescribed by a doctor.
- Fraudulent activity on Your part or that of an Insured Person or assignee thereof.
- 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.
- The consequences of quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a travel companion before or during his travel.
- 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.
- Insured People included in international lists of potential terrorists are not entitled to receive any reimbursement or claims payment.
- The accidents caused by a transport company not authorized to provide public transport of persons.
- Expenses not supported by documentary proof.
- Benign medical issues which can be treated locally and do not prevent you from continuing your Trip.
- Spa cures, their consequences and the resulting expenses.
- Medical expenses incurred in your Country of Residence.
- Scheduled Hospitalisations or treatment organized before or during the Trip without being motivated by an emergency, their consequences and the resulting expenses.
- Stays in a rest home, their consequences and the resulting expenses.
- Physiotherapy, physical education, chiro practice, their consequences and resulting expenses.

- **Medical or para-medical services and the purchase of products whose treatment properties are not recognised by Irish legislation and related expenses,**
- **Shipping of medical drugs,**
- **The cost of spectacles and contact lenses, as well as the acquisition, implantation-substitution (such as pacemakers and stents), removal and/or repair of prostheses, anatomic and orthopaedic parts of whatever type (such as a neck brace).**

19. DEFINITIONS

War: the use of violence and force between two or more states to resolve a dispute, involving the participation of armed forces with or without international legitimacy.

A crime of aggression (including, but not limited to, invasion, military occupation, annexation by force, bombardment and military blockade of ports) is considered equivalent to war.

Strike: collective cessation of work by employees in support of their demands in labour matters.

Accidental Bodily Injury: any bodily injury that arises directly from a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the period covered by the Policy. Death or disablement caused as a direct result of exposure, drowning, gassing or poisoning shall be deemed to have been caused by accidental means, unless evidence exists to the contrary.

Covered Event: any occurrence of an Accidental Bodily Injury or Sudden Illness occurring within the Territorial Limits and which does not fall under any of the exclusions or limitations hereunder. All damages that result from one same cause shall be considered to constitute one single Covered Event.

Companion: any person, other than the Insured Person, who may or may not be insured.

Country of Residence: the country where Your Usual Place of Residence is located.

Europ Assistance: Europ Assistance S.A. Irish Branch and any other Europ Assistance entity acting on its behalf in the management of this Policy.

Epidemics : An Epidemic shall be understood to be any sudden and unexpected large-scale manifestation of an infectious disease in a country that spreads rapidly and violently through said country, provided that the World Health Organisation (WHO) has recommended cancelling any international trips that are not essential from or to the affected area and, in cases of influenza viruses, provided that the WHO declares at least a Stage 5 Pandemic Alert, according to its World Plan for Pandemic Influenza. The Quarantine for the affected persons must be declared by the relevant department of

health or the competent authorities of the affected country.

Financial Limit(s): the amount shown as a limit for each of the guarantees under the contract. For the avoidance of doubt, except where expressly indicated otherwise these limits represent the maximum indemnity payable concerning the relevant event during the term of this Policy. **Hospitalisation:** admission to hospitals, due to Accidental Bodily Injury or Sudden Illness, for treatment that requires at least one night of permanence in the hospital.

Insured Person (People): the private individual stated in the Specific Terms and Conditions of the Policy, who is resident in a country that is not specifically excluded from this Policy.

Insurer, WE, OUR, US:

EUROP ASSISTANCE SA, a *Société Anonyme* [French Public Limited Company] governed by the *Code des assurances* [French Insurance Code], with a share capital of € 61.712.744, having its registered office located at 89 rue Taitbout, 75009 Paris, France, registered in the Trade and Companies' Register of Paris under number 451 366 405, acting for the purposes of this Group Insurance Policy through its Irish branch EUROP ASSISTANCE SA IRISH BRANCH, whose main place of business is at Ground Floor, Block B, Central Quay, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland and is registered with the Irish Companies Registration Office under number 907089.

Europ Assistance S.A. is supervised by the *Autorité de Contrôle Prudentiel et de Résolution* [French supervisory authority] (ACPR) located at 4, place de Budapest, CS 92459, 75436 Paris Cedex 09, France, under number 4021295. The Irish subsidiary is regulated by the Central Bank of Ireland in respect of business conduct rules and operates in your country under the freedom to provide services.

Personal Data: any information that relates to an identified or identifiable living individual. Different pieces of information, which collected together can lead to the identification of a particular person, also constitute Personal Data.

Policy: these General Terms and Conditions together with the Specific Terms and Conditions and the Insurance Certificate.

Policyholder, You, Your: the person who purchases the Policy.

Pre-existing Medical Condition: a health problem of any nature that existed or for which treatment was received before the effective date of the Policy.

Premium: the price of the insurance including any legally applicable surcharges and taxes.

Quarantine: Temporary isolation of people to prevent an infectious disease from spreading.

Schengen Area: all countries which have abolished internal border controls between them under the

Schengen Agreement at the time of the subscription of the Insurance Policy and to which the Insured Person can, therefore, access via a Schengen Visa.

Sudden Illness: an unexpected deterioration in the state of health of an Insured Person during the Trip covered by the Policy, the diagnosis and confirmation of which is undertaken by a legally recognised doctor or dental surgeon and requires medical attention.

Trip: travel for tourism or business purposes, carried out by the Insured Person into the Territorial Limits, the dates of which are stipulated in the Insurance Certificate.

Territorial Limits: has the meaning given to it in Clause 8.

Usual Place Of Residence: the usual place of residence is the address provided by the Policyholder at the moment of the purchase of the Policy for each Beneficiary. The place of residence indicated in the Policy must be the legal address of the Insured Person, registered in the public registry of the Country of Residence. In case of claims, a proof of residence will be asked. If the address indicated at the moment of the purchase of the Policy is different from the legal address of the Insured Person, no reimbursement will be due to the Insured Person if it constitutes a false declaration.

Waiting period: period during Covered Events are not claimable.

20. PRIVACY NOTICE

This privacy notice explains how, and for what purposes, we use your personal data. Please read it carefully.

Which legal entity will use your personal data?

The data controller is your insurer: Europ Assistance S.A. is a French limited company governed by the French Insurance Code, with headquarter at 89 rue Taitbout, 75009 Paris, France. The company is registered in the Paris Commercial and Companies Registry under number 451 366 405. It is underwriting this policy through its Europ Assistance S.A. Irish branch, having its principal place of business at Ground Floor, Block B, Riverside IV, SJRQ, Dublin 2, Ireland, DO2 RR77, and registered with the Irish Companies Registration Office under number 907089.

If you have any questions about the processing of your personal data or if you want to exercise a right regarding to your personal data, please contact the data protection officer at the following contact details:

Europ Assistance S.A - 89, rue Taitbout, 75009 Paris, France

EAGlobalDPO@europ-assistance.com

How do we use your personal data?

We collect and process your personal data for different purposes.

Schengen Travel Insurance General Terms and Conditions

To execute your contract, we process your personal data to:

- underwrite insurance and manage related risks,
- perform eligibility checks,
- administer your insurance policy, and
- manage your claims and complaints.

To fulfil our legitimate interests, we may also process your personal data to:

- perform fraud prevention and management or/and prevent irregularities,
- conduct and manage customer satisfaction surveys and checks, and
- continuously improve the efficiency and the rapidity of our claim management system (e.g. perform analytics, improve the user experience; debug and conduct research; provide customer service and training).

We perform a balance of interests to ensure that we carry on such processing activities in compliance with the General Data Protection Regulation.

When collecting sensitive data, such as health data or personal data relating to criminal convictions and offences, we will require your express consent.

Finally, we may have to process your personal data to comply with legal obligations in relation to:

- fight against money laundering,
- fight against the financing of terrorism,
- international economic and financial sanctions.

Which personal data do we use?

We process only personal data that is strictly needed for the above purposes. In particular, we will process:

name, contact details, and identification documents (for example, passport),

bank details,

any document you provide to us to handle your claim.

Who do we share your personal data with?

We may share your personal data with other Europ Assistance and Generali Group subsidiaries and external organizations such as our auditors, reinsurers, co-insurers, claims handlers, agents, and distributors that from time to time need to provide the services covered by your policy and other bodies that carry out technical, organizational and operational activity supporting the insurance. These organizations and bodies may ask you for a separate consent to process your personal data for their own purposes.

We will also share certain relevant information about your complaint (e.g. complaint status, type, reason) to the extent that such information is needed to adequately perform the contract.

Why must you give us your personal data?

Europ Assistance Irish Branch
Ground Floor, Central Quay, Block B, Riverside IV, SJRQ,
Dublin 2, DO2 RR77, Ireland

We need your personal data to perform the contract. If you choose not to give it to us, we will not be able to go ahead with the contract and provide the relevant services.

Where do we transfer your personal data?

We may transfer your personal data to countries, territories or organizations that are outside the European Economic Area (EEA) and are not recognised as ensuring an adequate level of protection by the European Commission. If this happens, the transfer of your personal data to non-EEA organisations will take place in compliance with appropriate and suitable safeguards in line with applicable law. You have the right to obtain information and, where relevant, a copy of the safeguards we adopt for such transfer by contacting the data protection officer.

What are your rights regarding your personal data?

You can exercise the following rights regarding your personal data:

Access – you may request access to your personal data.

Rectify – you may ask us to correct personal data that is inaccurate or incomplete.

Erase – you may ask us to erase personal data if one of the following grounds applies:

- a. The personal data are no longer necessary for the purposes for which we collected or otherwise processed them.
- b. You withdraw consent for the purpose of the processing and there is no other legal reason for the processing.
- c. You object to automated decision-making and there are no overriding legitimate grounds for our processing, or you object to our processing for direct marketing.
- d. We have processed your personal data unlawfully.
- e. We should erase your personal data to comply with our legal obligations under European Union or Member State law to which we are subject.

Restrict – you may ask us to restrict how we process your personal data where one of the following applies:

- a. You contest the accuracy of your personal data, for a period until we can verify their accuracy.
- b. The processing is unlawful and you oppose the erasure of the personal data and request restriction of their use instead.
- c. We no longer need the personal data for processing, but you want the personal data to establish, exercise or defend legal claims
- d. You object to processing under the right to object to automated decision-making, and you ask us to restrict our use until we have verified whether we

have legitimate grounds to override your right to object.

Portability – you may ask us to transfer your personal data to another organisation or ask to receive your personal data in a structured, commonly used and machine-readable format.

Object - when we process your personal data to fulfil our legitimate interest, including for direct marketing purposes, you have the right to object to such processing of your personal data and request us to stop these processing activities.

Withdraw consent – you may withdraw your consent, at any time, for the processing of your personal data for which you have provided consent before. If you withdraw your consent, we might no longer be able to proceed with your claim.

You can exercise your rights by contacting our data protection officer at:

EAGlobalDPO@europ-assistance.com

You may exercise your rights free of charge unless your requests are plainly unfounded or excessive.

Which are your rights if we use automated decisions-making processes?

To handle your claim and get back to you more rapidly, we are using a claim management system that scans and analyses the content of your claim and the supporting documents. The assessment of your claim is therefore fully automated and there is no human intervention in the decision-making process. Based on the reading and interpretation of the supporting documents you provided, the claim management system will assess whether your claim meets the terms and conditions of your policy and whether to accept or reject your claim, in full or in part.

We regularly audit our claim management system to ensure it remains fair, effective and accurate.

In all cases, you have the right to obtain an explanation of the decision regarding your claim, challenge it and request that one of our operators reviews the decision manually. To do so, you can send an email to claimsschengen@roleurop.com, as you can always do for manual claims handling.

We will also use your personal data to continuously improve the efficiency and the rapidity of our claim management system. You have the right to ask us not to use your personal data for this specific purpose.

How can you make a complaint?

If you are not satisfied of the answers we provided to you, you have the right to complain to the supervisory authority whose contact information is below:

**French authority:**

Commission Nationale de l'Informatique et des
Libertés (CNIL)

3 Place de Fontenoy

TSA 80715

75334 PARIS CEDEX 07

France

www.cnil.fr

**Irish authority:**

Office of the Data Protection Commissioner

Canal House, Station Road

Portarlinton

R32 AP23, Co.Laois

IRELAND

Or by e-mail: info@dataprotection.ie

How long do we retain your personal data?

We will retain your personal data only for as long as is necessary for the purposes set out above, and strictly no longer than is permitted under applicable law.

21. TABLE OF COVERAGE AND LIMITS

	SCHENGEN	SCHENGEN PLUS
Cover description	Limits per person per claim	Limits per person per claim
Medical expenses incurred in the Territorial Limits	€30,000	€60,000
Dental expenses incurred in the Territorial Limits	€100	€100
Medical Repatriation	Actual cost	Actual cost
Transfer of mortal remains	Actual cost	Actual cost
Coffin cost	€800	€1200
Extension of hotel stay due to Sudden Illness or Accidental Bodily Injury	NOT COVERED	€100 maximum per day and up to maximum €500 Maximum coverage : 5 nights
Transport of a Companion to accompany an Insured Person in the event of Medical Repatriation	NOT COVERED	Ticket up to 500€
Transport of a Companion to accompany an Insured Person in the event of Hospitalisation	NOT COVERED	Ticket up to 500€
Lodging expenses of a Companion to accompany an Insured Person in the event of Hospitalisation	NOT COVERED	€100 per day And up to maximum €500 Maximum coverage : 5 nights
Accompaniment of minors less than 14 years old and persons with disabilities	NOT COVERED	Ticket up to 500€
Compensation for Trip cancellation due to Covid-19	NOT COVERED	€130