

Trip Cancellation Insurance



Pre-contractual insurance information document

Company: IMA IBÉRICA Seguros y Reaseguros, S.

Product: LANGUAGE TRAVEL INTERRUPTION AND CANCELLATION INSURANCE

This document is a summary of the main conditions of your insurance. Complete pre-contractual and contractual information concerning the product is provided in other documents.

Therefore, please read all the documentation provided.

What is the purpose of this type of insurance?

IMA IBÉRICA offers you a travel cancellation insurance based on the coverage and the sum insured.



What is covered?

- ✓ Trip cancellation expenses for the causes guaranteed in the contracted policy.
- ✓ Trip interruption expenses due to the causes guaranteed in the contracted policy.



What is not covered?

MAIN EXCLUSIONS:

- ✗ The policy may have, among others, any of the following exclusions:
- ✗ All damages, situations, expenses and consequences (unless expressly included in the warranty) are excluded in the following events:
- ✗ Malicious acts of the policyholder, Insured, beneficiary or their successors in title.
- ✗ Those acts related to events occurring prior to the entry into force of the policy.
- ✗ Illnesses, accidents or events derived from the consumption of alcoholic beverages, narcotics, drugs or medications, unless the latter have been prescribed by a physician.
- ✗ Wars, demonstrations, insurrections, popular movements, acts of terrorism, sabotage and strikes, whether officially declared or not.
- ✗ The transmutation of the nucleus of the atom, as well as radiation caused by the artificial acceleration of atomic particles.
- ✗ Earthquakes, floods, volcanic eruptions and, in general, those events resulting from the forces of nature, except for the cancellation guarantee 14.
- ✗ Suicide, attempted suicide or self-injury of the Insured.
- ✗ Epidemics, pandemics and quarantines except for cancellation guarantee 1.



Are there any restrictions regarding coverage?

MAIN RESTRICTIONS:

- ! There may be restrictions regarding coverage in the following cases:
- ! Risks or coverages not expressly included in the policy, or those that even though included in the policy, occur outside the territorial scope covered or outside the mileage scope established.
- ! Consequences that prevent travel when the insurance has been contracted more than 7 days from the day of booking the trip.
- ! Acts or actions of the insured which are contrary to the instructions given by the Insurer.
- ! We will only provide coverage up to the limit of the sum insured.
- ! Coverage valid for students who contract a language program with EDVISOR through Travefine.
- ! For the cancellation guarantee to be valid, the insurance must be contracted at the time of the booking confirmation or within 7 days thereafter. For airline tickets, cancellation expenses are only covered if the policy is contracted at the time of ticket issuance at the latest.



Where am I covered?

- ✓ In the territorial scope corresponding to the option contracted and reflected in the Certificate of Insurance.



What are my obligations?

- Pay the insurance price.
- To lessen the consequences of the incident.
- Communicate to the Insurer all circumstances that alter the risk.



When and how do I have to make my payments?

Payment must be made within the terms established in the General and Particular Conditions of the policy by the means of payment indicated therein.



When does my billing start and end?

On the dates contracted and reflected in the Certificate of Insurance.



How can I terminate my contract?

The contract has the duration established in the policy. You have the right to terminate the contract and, if applicable, to object to the extension thereof, by giving written notice to the insurer one month prior to the end of the contract, or any of its extensions.