

# FREEDOM VIP CANCELLATION AND INTERRUPTION INSURANCE



**travelfine** 

VIAJA MÁS. PREOCÚPATE MENOS.



**IMA IBERICA ASISTENCIA**  
Compañía del Grupo IMA



# 1 CANCELLATION COVERAGES

## 1. Serious illness, serious accident or death of the:

Insured, a relative of those described as such in the definitions of the General Terms and Conditions, and/or of the professional substitute of the Insured, provided that it is essential that the position or responsibility must then be assumed by the Insured.

- This includes cancellation of the trip due to the Insured becoming infected with COVID-19 after the trip and the insurance have been contracted, therefore preventing him/her from traveling on the scheduled dates.
- This includes the cancellation of the trip due to the death of a relative of the Insured due to COVID19 after the insurance has been contracted and before the beginning of the trip, therefore preventing him/her from traveling on the scheduled dates.

**2. Serious damage to the Insured's usual residence or professional premises**, provided that the Insured is engaged in a liberal profession or is the direct operator thereof, as a consequence of theft, fire or other damage and which necessarily implies the presence of the Insured.

## 3. Compulsory medical quarantine for COVID-19 infection whose date prevents the trip from taking place.

**4. Dismissal from employment of the INSURED or his/her spouse or the Insured's parents**, provided that at the inception of the insurance there was no verbal or written communication for non-disciplinary reasons.

**5. Incorporation to a new job of the INSURED in a different company**, with an employment contract and provided that the incorporation takes place after the insurance has been contracted and that the INSURED was not aware of it on the date on which the reservation of the stay was made.

**6. The summoning of the Insured as a party, witness or juror in a Civil, Criminal or Labor Court.**

Those cases in which the insured is summoned as a defendant in proceedings initiated prior to the contracting of the trip and the insurance are excluded.

For the rest of the appearances, the summons must be issued after the trip and the insurance have been contracted.

## 7. Summons as a member of a polling station.

**8. Taking examinations for official competitive examinations announced through a public body after the insurance has been contracted.**

Examinations held on dates prior to the commencement of the trip and examinations to which the INSURED has enrolled after the trip has been contracted are not covered.

**9. Acts of air, land or naval piracy** that make it impossible for the INSURED to start or continue his/her trip.

Terrorist acts are excluded.

**10. Knowledge, after contracting the reservation, of the tax obligation to make a parallel income tax return, the amount of which exceeds 600€.**

**11. Forced transfer of work for a period of more than 3 months.**

**12. Unexpected call for surgery for: the Insured or a Family Member.**

**13. Complications of pregnancy or miscarriage which require, in the opinion of a medical professional, bed rest.**

Deliveries and complications of pregnancy after the seventh month of gestation are excluded.

**14. The official declaration of a catastrophe zone at the INSURED's place of residence or at the destination of the trip.**

The official declaration of the place of transit to the destination as a disaster area is also covered by this guarantee, provided that this is the only way to reach the destination.

**15. Surrender of a child for adoption.**

**16. Call for divorce proceedings.**

**17. Unexpected call for an organ transplant for the INSURED or a family member.**



18. Any illness of children under 48 months of age who are insured under this policy.
19. Extension of labor contract.
20. Granting of official scholarships that prevent the completion of the trip.
21. Requirement for urgent and inexcusable incorporation into the Armed Forces, Police or Fire Department.  
Provided that the incorporation takes place after the insurance has been contracted and that it was not known on the date on which the reservation of the stay was made.
22. Signing of official documents on the dates of the trip, exclusively before the Public Administration.
23. Breakdown in the vehicle owned by the INSURED that prevents the start of the trip.  
The breakdown must involve a repair of more than 8 hours or a cost of more than 600€, in both cases according to the manufacturer's scale.
24. Due to the cancellation of a wedding ceremony, provided that the insured trip was a honeymoon trip.
25. Theft of documentation or luggage that makes it impossible for the Insured to start or continue his/her trip.
26. Due to the withdrawal of the Insured's driving license, provided that the vehicle is to be used as a means of locomotion for the trip and none of the Insured's companions can replace him/her in the driving of the vehicle.
27. Cancellation of only one companion of the Insured, registered in the same trip and Insured in this policy, provided that the cancellation is due to one of the causes listed in this coverage and, as a consequence, the Insured had to travel alone.
28. Serious illness of insured children under 48 months of age.
29. Failure of subjects of the student, which necessarily prevent the beginning of the course.
30. Calling to a second-chance exam during the period of the trip that prevents the trip from taking place.
31. Failure in the exams that allow passing the course thus forcing the student to take exams or second-chance courses during the dates of the contracted trip.
32. Transfer expenses of the INSURED'S contracted trip/program to another person for any of the guaranteed reasons. Limited to 5% of the price of the contracted program.
33. Police custody for non-criminal causes.
34. Signing of official documents on the dates of the trip, exclusively before the Public Administration.
35. Call for divorce proceedings.
36. Theft of documentation or luggage that makes it impossible for the INSURED to start the trip.
37. Failure to grant visas for unjustified reasons.  
The non-granting of visas is expressly excluded when the insured has not made the pertinent arrangements within the term and form for the granting thereof.

In order for the cancellation guarantee to be valid, the insurance must be contracted on the same day as the booking confirmation or within 7 days thereafter. In the case of airline tickets, cancellation charges will only be covered if the insurance has been contracted at the latest at the time of ticket issuance.

## 2 TRIP INTERRUPTION COVERAGES

### 1. Serious illness, serious accident or death of the:

Insured, a relative of those described as such in the definitions of the General Terms and Conditions, and/or of the professional substitute of the Insured, provided that it is essential that the position or responsibility must then be assumed by the Insured.

- This includes cancellation of the trip due to the Insured becoming infected with COVID-19 after the trip and the insurance have been contracted, therefore preventing him/her from traveling on the scheduled dates.
- This includes the cancellation of the trip due to the death of a relative of the Insured due to COVID19 after the insurance has been contracted and before the beginning of the trip, therefore preventing him/her from traveling on the scheduled dates.

**2. Serious damage to the Insured's usual residence or professional premises**, provided that the Insured is engaged in a liberal profession or is the direct operator thereof, as a consequence of theft, fire or other damage and which necessarily implies the presence of the Insured.

**3. Dismissal from employment of the INSURED of his/her spouse or the Insured's parents**, provided that at the inception of the insurance there was no verbal or written communication for non-disciplinary reasons.

**4. Incorporation to a new job of the INSURED in a different company**, with an employment contract and provided that the incorporation takes place after the insurance has been contracted and that the INSURED was not aware of it on the date on which the reservation of the stay was made.



5. **Granting of official scholarships for studies or work** for more than one month, and granted after the trip has been booked by Public Bodies and which prevents and impedes the Insured from continuing the trip.
6. **Unexpected call for serious surgical intervention of the Insured, for which there was no date foreseen at the time of contracting the trip, and whose date is set during the trip.**
7. **Complications of pregnancy or miscarriage, which require, in the opinion of a medical professional, bed rest.** Deliveries and complications of pregnancy after the seventh month of gestation are excluded.
8. **The official declaration of a catastrophe zone at the INSURED's place of residence or at the destination of the trip.** The official declaration of the place of transit to the destination as a disaster area is also covered by this guarantee, provided that this is the only way to reach the destination.
9. **Unexpected call for an organ transplant for the INSURED whose date prevents the continuation of the trip or program.**
10. **Granting of official scholarships that prevent the trip from completion.**
11. **Due to the withdrawal of the Insured's driving license, provided that the vehicle is to be used as a means of locomotion for the trip** and none of the Insured's companions can replace him/her in the driving of the vehicle.
12. **Calling to an official competitive examination to be held within the dates of the trip.**
13. **Calling to a second-chance examination during the period of the trip.**
14. **Failure in the exams that allow passing the course thus forcing the student to take exams or second-chance courses during the dates of the contracted trip.**
15. **Theft of documentation or luggage that makes it impossible for the INSURED to continue the trip.**
16. **Interruption of the trip or program contracted by an Insured and registered companion, who has to interrupt the trip or program for any of the covered reasons and provided that for such reason the Insured has to remain alone. IMA IBÉRICA shall only reimburse the additional accommodation expenses arising from such interruption if the file is subject to reimbursement.**

For the calculation of the compensation, the total price of the Contracted Program (excluding transportation services) will be divided by the nights contracted in the same. IMA IBÉRICA will reimburse the nights not used up to the contracted cancellation limit.

IMA IBÉRICA will not bear any expenses related to these warranties that have not been previously requested and arranged by IMA IBÉRICA.

The economic limit shall be based on the amount contracted by the Policyholder for each Insured and declared by the Policyholder to the Insurer. Maximum insured limit of up to 10,000€ per person and trip.

#### Compensation limits before departure

60-31 days	15% of the total price of the program
30-21 days	30% of the total price of the program
20-8 days	70% of the total price of the program
7-0 days	100% of the total price of the program

#### The amounts covered are deemed to cover the following expenses:

- Non-reimbursable amount of the Contracted Program pursuant to any of the specified coverages and according to the cancellation conditions and scale under this Policy. Up to the maximum amount contracted pursuant to the Specific Conditions of the policy shall be reimbursed.
- Applicable expenses arising from any change of dates pursuant to any of the specified coverages in order to postpone the departure provided that such expenses are not greater than the expenses arising from the final cancellation of the trip.
- Flight Cancellation Expenses. Provided that the cost has been included in the total price of the Contracted Program at the time of contracting the Insurance.
- Immigration fees and Program Fees.
- Embassy or consulate fees: issuance, passport, visas, etc.
- Visa issuance and processing expenses at the country of destination.

