COVERAGE 1: Accident, Severe Illness, and Death

Definitions:
Severe illness: A health condition, certified by a medical professional, that requires the patient to remain bedridden and prevents any professional or personal activity.
Severe accident: Any bodily injury caused by a violent, sudden, external, and unintended event that prevents the insured from leaving their habitual residence.

- Severe illness, severe accident, or death of the insured, their spouse, ascendants or descendants up to the second degree, or the person responsible for the care of dependents, individuals with disabilities, or minors during the travel period.
- Any illness or accident affecting the insured or their first-degree relatives under two years old that, based on medical advice, makes the trip inadvisable.
- Unplanned medical intervention required for the insured, their spouse, ascendants, or descendants up to the second degree.
- Pregnancy complications or miscarriage experienced by the insured. **(Excludes childbirth and complications from the seventh month onward and pregnancy known after purchasing the insurance.)**
- Medical quarantine affecting the insured.
- Summons for organ transplantation involving the insured, their spouse, ascendants, or descendants up to the second degree.

When the illness or accident affects any of the aforementioned persons, other than the insured, illnesses or accidents qualify as severe if they require hospitalization or present an imminent risk of death.
Exclusions:
- Illness or accidents predating the insurance policy start date.
- Pre-existing conditions.

Death indemnity: To qualify for indemnification, the death must occur no more than 10 days before the trip's start date and after the insurance policy's effective date.

COVERAGE 2: Primary Residence or Business Premises

Covers if severe damages occur caused by robbery, fires, or similar incidents affecting:
- The insured's primary and/or secondary residence.
- A professional establishment owned or managed by the insured that requires their presence.

COVERAGE 3: Employment or Economic Situations

- The insured's dismissal, provided there was no prior verbal or written notice when the policy was purchased.
- The insured starting a new job with a different employer, under a formal labor contract, after purchasing the insurance and unaware of the job at the time of travel reservation.
- A mandatory work transfer lasting more than three months.
- Contract extension communicated after the insurance purchase.
- Discovery of a tax obligation (e.g., a required income adjustment) exceeding €600 after purchasing the travel reservation.
- Legal declaration of bankruptcy or financial suspension affecting the insured's professional activities, notified after the travel reservation.

COVERAGE 4: Official Summons

Covers the insured being summoned for:

- Jury duty or as a witness in court.
- Election duty.
- Official examinations (e.g., for public service positions) announced after the insurance policy was purchased.

COVERAGE 5: Travel Impossibility

- The insured's or their spouse's vehicle suffers a breakdown or accident, making travel impossible. **(Requires repair invoices exceeding €600 or repair time certified to exceed 8 hours.)**
- Theft of documents or luggage prevents the trip.
- Visas are unjustifiably denied. **(Excludes denials due to the insured's negligence.)**
- An official disaster zone is declared at the insured's residence, destination, or necessary transit route.
- Acts of piracy (air, land, or sea) prevent travel. **(Excludes terrorist acts.)**
- The insured is detained by police for non-criminal reasons.
- The government issues a travel advisory against the destination after purchasing the policy.

COVERAGE 6: Other Situations

- Winning a similar trip or stay via a public and notarized lottery.
- Summons for divorce proceedings.
- Adoption procedures requiring the insured's presence.
- Award of official grants for study or work exceeding one month, coinciding with the travel dates.
- Official document signing and submission dates known after the travel reservation.
- Costs associated with transferring the trip or stay to a third party if covered under the policy, up to 5% of the trip or stay's price.

IMPORTANT INFORMATION:

- A deductible of 10% applies per claim, with a minimum of €70
- Insurance must be purchased 30 days before the start of the stay.
- Coverage does not apply to individuals over 70 years old.
- The policy excludes cancellations due to the illness or death of companion animals.