

## **ARAG MEDICAL INSURANCE - Coverages and exclusions**

### **Guarantees covered**

In the event of a claim covered by this policy, the Insurer, as soon as be notified in accordance with the procedure indicated in Article 10, guarantees the provision of following services:

#### **- Medical and health care in the event of an accident**

The Insurer will bear the expenses corresponding to the intervention of the professionals and health facilities required to care for the Insured, injured.

The following are expressly included, without the list being limiting, services:

- a) Attention by emergency medical teams and specialists.
- b) Complementary medical examinations.
- c) Hospitalizations, treatments and surgical interventions.
- d) Supply of medicines in boarding school, or reimbursement of their cost in injuries that do not require hospitalization.
- e) Care of acute dental problems, understood as such those due to trauma require emergency treatment.

#### **- Repatriation or medical transport of wounded**

In the event of an accident occurring to the Insured, ARAG will take care of:

- a) The expenses of moving by ambulance to the nearest clinic or hospital.
- b) Control by its Medical Team, in contact with the doctor attending the Insured injured to determine the appropriate measures for the best treatment to follow and the most suitable means for your eventual transfer to another more suitable hospital center or to your home.
- c) The costs of moving the injured person, by the most suitable means of transport, to the center hospitable prescribed or at your usual address.

The means of transport used in each case will be decided by the ARAG Medical Team based on the urgency and seriousness of the case. In the covered territorial delimitation, a specially conditioned medical aircraft.

If the Insured is admitted to a hospital center not near her home, ARAG will charge, in due course, of the subsequent transfer to it.

In the event that the Insured does not have her habitual residence in Spain, she will be repatriated to the starting point of the trip in Spain.

#### **- Repatriation or transportation of the deceased Insured**

In the event of the death of an Insured, the Insurer will organize the transfer of the body to the burial place in Spain and will bear its expenses. In such expenses, will include including postmortem conditioning in accordance with legal requirements.

The burial and ceremony expenses will not be included.

In the event that the Insured does not have his habitual residence in Spain, he will be repatriated to the starting point of the trip in Spain.

#### **- Rescue of people**

If as a result of the injuries suffered by the Insured, they must be rescued and transfer to a health center, ARAG will take care of the economic amounts that are claimed for this concept by public or private relief agencies.

For this guarantee to be applicable, the claim originating from it must have been produced in the place determined by the Policyholder for the practice of the activity insured.

The joint maximum economic limit for all the benefits described in the different services of this guarantee, is 6,000 euros per claim and insured.

It is expressly established that in the event of a circumstance covered by this insurance policy, the first 75 euros will always be borne by the Insured.

#### **8. Exclusions**

The agreed guarantees do not include:

- a) The acts voluntarily caused by the Insured or those in which intent or fault occurs serious on the part of the same.
- b) Pre-existing chronic ailments or diseases, as well as their consequences, suffered by the Insured prior to the start of the trip.
- c) Death by suicide or the injuries or illnesses derived from the attempt or produced intentionally by the Insured himself, and those derived from criminal insured.
- d) Claims caused by the ingestion of alcohol, psychotropic, hallucinogenic or any drug or substance with similar characteristics.
- e) Aesthetic treatments and the supply or replacement of hearing aids, contact lenses, glasses and orthoses and prosthetics in general, as well as the costs of childbirth or pregnancy and any type of mental illness.
- f) Injuries or illnesses derived from the participation of the Insured in betting or sports competitions, professional practice in any type of sport, the practice of any other type of sport to those expressly covered in this policy, and the rescue of people in the desert.
- g) The assumptions that arise, directly or indirectly, from events produced by energy nuclear, radioactive radiation, natural catastrophes, warlike actions, disturbances or acts terrorists.