

### Do I have to confirm my travel insurance?

It will be done automatically. If you have made an advance payment, you will receive an email within a few minutes of completing your booking with your policy information. For flexible rate bookings, you will receive the email with the policy information on the day of arrival at the hotel.

### Whom does the insurance cover?

The insurance covers the person who makes the reservation and the companions.

**VERY IMPORTANT!** For your companions to be fully covered it is essential that you add them to your reservation on the website <https://app.flexmyroom.com/en/> or else we will have no way of identifying them.

If you are making a booking for a third person, you must ensure that it is included in the policy through <https://app.flexmyroom.com/en/>.

### What happens if I do not show up at the hotel (No show)?

Clients who do not show up will lose their right to any claim, thus losing the money deposited at the time of making their reservation.

### How long do I have to claim my insurance?

In the event of any incident, you must notify the EUROP ASSISTANCE insurance company **within 7 days** of its occurrence.

### What is the coverage of my cancellation insurance?

The following amount indicates the maximum reimbursement by the Insurer.

Travel cancellation expenses	Total hotel booking amount

### Before the trip, what are the cancellation reasons?

You will recover the cost of cancelling the booking as long as you comply with one of the **29 CAUSES** detailed in the general conditions of the policy. [general conditions of the policy](#).

The causes of cancellation that are grounds for the application of this guarantee must prevent the start of the Stay on the dates contracted and must have occurred after the insurance policy was taken out:

1. Serious illness, bodily injury or death of:
  - The Insured Person.
  - An immediate family member or relative of second-degree kinship.
  - The person designated for the custody of minors or disabled persons.
  - The professional substitute.
2. Death of a relative of third-degree kinship.

- 3.** Serious damage to the residence or professional premises of the Insured Person.
- 4.** Employment dismissal of the insured person.
- 5.** Commencement of employment in a new company in which the Insured Person had not been engaged during the previous six months. The multiple contracts entered into by temporary employment agencies in order to carry out tasks for other companies are considered as contracts for the companies in which the worker performs his or her activity.
- 6.** Summons to appear as a party, witness in court or as a jury member.
- 7.** Attendance at official public sector entry exams.
- 8.** Summons to serve at an election polling station.
- 9.** Acts of air, overland or maritime piracy that impede the commencement of the Stay by the Insured Person.
- 10.** Costs of assignment of the Stay due to cancellation on the part of the Insured Person
- 11.** Challenge to an income tax declaration made by the Inland Revenue (Ministerio de Hacienda) for an amount exceeding 600 Euro.
- 12.** Cancellation of the Stay due to the Insured Person winning another, similar stay in a notarised public prize draw.
- 13.** Theft of documentation or baggage that prevents the Insured Person from commencing or continuing the Stay.
- 14.** Breakdown or accident to the vehicle owned by the Insured Person, or spouse thereof, impeding the commencement or continuation of the Stay.
- 15.** Extension of employment contract
- 16.** Mandatory employment transfer, for a period of relocation exceeding three months.
- 17.** Unexpected call for surgical intervention.
- 18.** Miscarriage or complications to a pregnancy
- 19.** Official declaration of a disaster area at the point of departure of the Insured Person.
- 20.** Police detention of the Insured Person for non-criminal causes.
- 21.** Summons for divorce proceedings.
- 22.** Surrender of a child for adoption.
- 23.** Summons for organ transplant.
- 24.** Unexpected failure of the grant of visas without justification.
- 25.** Award of official grants.
- 26.** Any illness affecting insured persons of less than 2 years of age.
- 27.** Summons for the submission and signature of official documents
- 28.** Declaration of insolvency proceedings against the company of the Insured Person.

**29.** Terrorism or natural disaster, provided that the foregoing occur within a maximum period of 30 days prior to the date anticipated for the commencement of the Stay and within a maximum distance of 30 km from the place of travel destination.

EUROP ASSISTANCE shall reimburse up to the totality of the total cancellation costs of the contracted stay, provided that the stay has been cancelled before its commencement.

stay, provided that the stay has been cancelled before the start of the stay.

This guarantee shall be valid from the date of booking of the stay and shall end when the stay actually starts or is due to start.

### How can I cancel my booking and request a refund?

To be entitled to any of the guarantees covered by this policy, you must cancel the booking and request a refund in accordance with the cancellation conditions of the policy.

We indicate you the **STEPS TO FOLLOW**:

- 1. Cancel the reservation** at the hotel and request a bill for the prepaid amount.
2. Contact the insurer, providing your insurance reference number, via the website: <https://ea.eclaims.europ-assistance.com> Here you can access "online reimbursement" to create your own reimbursement request and follow up the process.
3. The insurance company will contact you as soon as possible after reviewing all the documentation provided. (This refund will be made **ONLY** when the cause of cancellation is covered by one of the 29 reasons listed above and detailed in the [general conditions of the policy](#)).

### What documentation will I need to provide?

To claim compensation under this guarantee, you must submit the following documents:

- 1.** Copy of the statement justifying the occurrence of the insured loss (accident and emergency or hospital admission report (medical certificates from the College of physicians or private doctors not being valid), death certificate, fire service report, report to police authorities insurance company report...). This document must necessarily indicate the date of occurrence (hospitalisation, death, insured loss).
- 2.** Copy or photocopy of the invoice and/or receipts for the payment for the Stay to the provider. In addition to a copy of the voucher or document issued by the said provider.
- 3.** Invoice and/or receipts of the payment of the cancellation costs.

The costs of cancellation of the Stay must necessarily be justified by the aforementioned required documentation.

The Insured must notify EUROP ASSISTANCE of the occurrence of the claim within a maximum period of 7 days of its occurrence

Where can I find all the information related to my cancellation insurance?

By clicking on the following link:

[MY HOTEL CANCELLATION INSURANCE](#)

What is the coverage of my **travel assistance insurance**?

The following amounts indicate the maximum reimbursement by the Insurer, ARAG.

Medical and health care	30.000€
- Dental expenses	250€
Repatriation or transportation of injured or ill parties	The totality of its cost
Repatriation or transportation of other Insured Parties	The totality of its cost
Travel for a relative or companion in case of hospitalisation	
- Travel expenses	The totality of its cost
- Accommodation expenses for a relative or companion who must travel, in case of hospitalisation	500 € (50€ x 10 days)
- Accommodation expenses for a relative or companion who does not need to travel, in case of hospitalisation	1.500 € (150€ x 10 days)
Convalescence in hotel	1.500 € (150€ x 10 days)
Repatriation or transportation of a deceased Insured Party	The totality of its cost
Early return due to the death of a relative	The totality of its cost
Early return due to the hospitalisation of a relative	The totality of its cost
Early return due to serious incident in the Insured Party's home or work premises	The totality of its cost
Loss of services contracted and not enjoyed because of hospitalisation	500€
Professional driver	The totality of its cost
Telephone Medical Consultation	Included
Refund of holidays not enjoyed	3.000€

If an unforeseen event occurs during my stay at the hotel and I have to leave early, how is the process of requesting a refund for the holidays not enjoyed? The process you must follow is very similar to that of cancellation, you must cancel the reservation and request a refund for the holidays not enjoyed according to the conditions of the policy.

We indicate you the **STEPS TO FOLLOW**:

1. Cancel the reservation at the hotel and ask for nights not enjoyed.
2. Contact the insurance company [partes@arag.es](mailto:partes@arag.es), attach the hotel bill and the proof of the reason for cancellation. You must also indicate the following policy number **55-1997379** together with your personal details (name and surname).

3. The insurance company will contact you as soon as possible after reviewing all the documentation provided. (You will be reimbursed for the holidays not enjoyed as long as you comply with one of the 25 CAUSES detailed in the [general conditions of the policy](#)).

#### What does the medical assistance cover?

Up to **30.000€** of the expenses corresponding to the intervention in health establishments required to treat the insurer, sick or injured, provided that such intervention has been carried out in accordance with the insurer's medical team.

#### How does the medical assistance work?

In case of medical assistance, please contact the assistance center **+34 93 300 10 50**. They will tell you how to proceed and which medical center or hospital to go to. In establishments with which we have an arrangement, the expenses will be covered directly, in all others, you will have to pay the invoice that will be reimbursed to you later.

#### Where can I find all the information related to my travel insurance?

By clicking on the following link:

[CHECK MY TRAVEL INSURANCE](#)