

CANCELLATION INSURANCE

CAUSES OF CANCELLATION

- 1.** Death, minimum of one night in hospital, serious illness or serious bodily injury:
 - The insured, his spouse, ascendants or descendants of up to second degree of consanguinity or affinity.
 - Their professional substitute, as long as it is essential that the charge or liability must then be assumed by the insured.
 - The person in charge during the period of travel and/or stay, custody of minors or disabled. In order for this guarantee to be valid, it will be necessary to facilitate at the time of contracting the insurance the name and surnames of said person.

- 2.** A serious matter affecting the residence (principal or secondary) or the professional premises if the insured is a direct operator or if he or she exercises a liberal profession within two weeks before the start of the voyage and after the date of the underwriting of the insurance contract.

- 3.** Job dismissal of the insured, provided that there was no verbal or written communication at the beginning of the insurance.
 - Disciplinary dismissal is excluded.

- 4.** Summons as part or member of a jury or witness in a court of Justice.

- 5.** Incorporation into a new job position in a different company, with an employment contract.
 - Provided that the incorporation occurs after the starting date of the insurance and of which it was not known on the date on which the reservation of the stay was made.

- 6.** Placement of a child for adoption
 - The trips or procedures planned and necessary to formalize the placement of a child for adoption are excluded.

- 7.** Unexpected call for organ transplant from the insured, from a relative of up to second degree of consanguinity or kinship affinity or the partner of the insured.

- 8.** Call to be a member of an electoral council.

- 9.** Presentation to official public examinations convened through a public body.
 - As long as the publication is after the date of the insurance subscription.

- 10.** Forced workplace relocation for a period of more than 3 months.

- 11.** Police detention of the insured for non-criminal causes.
- 12.** Tax office obligation to make a parallel income declaration, whose chargeable amount exceeds 600 euros.
 - As long as the tax notification is after the booking is contracted.
- 13.** Complications in pregnancy or miscarriage of the insured, their spouse or civil partner.
 - It will be necessary for a medical professional to certify the need for bed rest.
 - Births and complications of pregnancy are excluded from the seventh month of gestation.
- 14.** The awarding of a grant to prevent the journey from being carried out.
 - As long as the notification is after the date of the reservation.
- 15.** Judicial declaration of a voluntary or necessary bankruptcy of the company owned by the insured, which occurred after the subscription of the trip making it impossible to carry it out.
- 16.** Official summons of the insured for divorce proceedings.
 - Citations are excluded for procedures with the lawyer.
- 17.** Signature of official documents of the insured on the dates of travel, exclusively dealing with public administration.
- 18.** An unexpected call for surgery of:
 - The insured, his spouse, ascendants or descendants of up to second degree of consanguinity or affinity
 - Their professional substitute, as long as it is essential that the charge or liability must then be assumed by the insured
 - The person in charge during the period of travel and/or stay, custody of minors or disabled. In order for this guarantee to be valid, it will be necessary to facilitate at the time of contracting the insurance the name and surnames of said person.
- 19.** The official declaration of a catastrophic zone in the place of residence of the insured or the destination of the voyage. It is also covered by this guarantee the official declaration of a catastrophic zone of the place of transit towards the destination, as long as it is the only road by which it is accessed.