



**UNIVERSITAT
JAUME I**

TECHNICAL REQUIREMENTS FOR ARRANGING TRAVEL ASSISTANCE POLICIES FOR STUDENTS OF THE UNIVERSITAT JAUME I OF CASTELLÓ TRAVELLING TO ANY OF THE COUNTRIES LISTED IN THE CONDITIONS BELOW.

I. PURPOSE OF THE CONTRACT

The purpose of this contract is the arrangement of a travel assistance insurance policy for students of this University, who are travelling to a country among those listed under the "geographical scope" heading of these conditions.

II. MINIMUM CONDITIONS REQUIRED OF THE TRAVEL ASSISTANCE POLICY

The Insured

Students and recent graduates belonging to the Universitat Jaume I will be considered as the insured parties, including those who are doing training placements at Universities or other centres, institutions and private companies, whose details have been given to the insurer by the Universitat Jaume I prior to their departure, in order for them to receive coverage for the risks described below.

Geographical scope

Member States of the European Union, the United Kingdom, Iceland, Liechtenstein, Norway, Switzerland, Albania, Bosnia, Kosovo, Macedonia, Montenegro, Serbia, Turkey and candidate countries adopting a strategy for pre-accession to the European Union.

Timeframe of the guarantees

The guarantees covered by the policy will take effect from the time when the beneficiaries leave their homes to begin the journey until their return.

Coverage and amounts

Minimum coverage that must be offered:

Medical expenses:

- General costs up to 18,000 Euros.
- Odontostomatology expenses included in the Spanish Social Security system, and other expenses up to a limit of 60 Euros.
- Mental illnesses: out-patient medical costs of up to 1,800 Euros, and medical costs due to hospitalisation of up to 6,000 Euros.

Repatriation - unlimited expenses.

Travel by a companion due to hospitalisation:

- Unlimited travel.
- Accommodation - 62 Euros per day up to a maximum of 620 Euros.

Return to the usual place of residence due to death of a family member, unlimited expenses.

Shipment of medication unavailable abroad.



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Conveying of urgent messages.

Travel assistance.

Civil liability up to 90,000 Euros.

Accidents:

- Death 90,000 Euros.
- Permanent total disability 90,000 euros.

Luggage:

- Location and shipment of luggage.
- Material losses up to a limit of 600 Euros.
- Delay in delivery up to a limit of 120 Euros.
- Loss of documents up to a limit of 120 Euros.

Travel delays.

Extension of hotel stays up to 100 Euros/day, up to a limit of 500 Euros.

Funeral expenses up to a limit of 1,000 Euros.

Return to the usual place of residence due to:

- Hospitalisation of a family member.
- Serious event in the home or professional office.

III. SCOPE AND DEFINITION OF COVERAGE

The bidders must offer the coverage specified below, and this must always fulfil the minimum conditions indicated therein.

Medical expenses.

The successful bidder shall meet the costs, up to the limit established in section II, of the medical, pharmaceutical, hospital and ambulance expenses required by the Insured during the journey as a consequence of illness or accident occurring during the said journey.

In cases of life-threatening emergency due to an unforeseeable complication of a chronic or pre-existing illness, the expenses will be met until the condition stabilises, enabling the journey to be continued or the patient to be transferred his/her home or the hospital nearest to it.

Dental expenses are in all cases limited to those listed in section II.

Repatriation.

In the event of the Insured suffering from an unexpected accident or illness, the successful bidder will meet the costs of transportation to a hospital with the necessary facilities, or to the Insured's home.

The successful bidder's medical team will also contact the physician treating the Insured, and ensure that the appropriate care is provided.

If the insured party is admitted to a hospital that is distant from his/her usual place of residence, the successful bidder will meet the costs of transportation to his/her home when this is possible.

The decision regarding the means of transport to be used will be taken by the successful bidder's medical team in each case, depending on the urgency and severity thereof. When the patient is in a



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hospital with the adequate infrastructure to provide satisfactory treatment for the health problem presented by the Insured, repatriation or medical transport of the Insured may be postponed for a sufficient length of time to alleviate the seriousness of the problem, and enable the transfer to take place under better medical conditions.

In the event of the death of the Insured, the bidder will meet the costs of the arrangements and the preparation and transportation of his/her remains in a zinc coffin from the place of death to the place of burial in the Insured's country of residence.

The successful bidder will also make arrangements for the transportation of the other insured parties accompanying him/her to their homes, in the event that the Insured's death means that it is physically impossible for them to return by the initially planned means.

This coverage does not include expenses for the usual coffin, interment and funeral expenses.

Travel by a companion due to hospitalisation.

When the Insured has been hospitalised and a hospitalisation period of more than five days is anticipated, the successful bidder will provide a family member of the Insured with a round trip ticket from his/her home, in order to accompany the Insured.

The successful bidder will meet the costs of the accompanying family member's accommodation in a hotel when accompanying the hospitalised insured party, upon submission of the appropriate supporting documentation, up to a maximum of 10 days and up to the total limits per day stipulated in section II.

In the event of the Insured being repatriated, the bidder will organise and meet the costs of the companion's return journey travel with the Insured as far as the Insured's usual place of residence.

Return to the usual place of residence due to death of a family member.

If the Insured has to interrupt his/her journey due to the death of a family member (up to the second degree of consanguinity), the successful bidder will meet the costs of transportation to the usual place of residence.

Shipment of medication.

If the Insured travelling abroad has used the healthcare coverage, the successful bidder will be responsible for finding and sending the necessary medication using the fastest means, if it is not available in the country where the healthcare is provided.

Conveying of urgent messages.

The successful bidder will convey the urgent messages given to it by the Insured arising from the events covered by the policy.

Location of luggage.

In the event that luggage is lost, the successful bidder will provide assistance with requesting and handling its search and location, and will meet the shipping costs to the Insured's home address.

Travel assistance.

When the Insured requires any information concerning the countries he/she plans to visit, such as



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formalities of entry, visas, currency, economic and political regime, population, language, health situation, etc., the successful bidder will provide this general information, if requested of it by a telephone call, reverse charged if desired, to the number indicated by the bidder.

Civil Liability.

The successful bidder shall meet the costs, up to the sum stipulated in section II, of the financial compensation that the Insured is obliged to meet in accordance with Articles 1902-1910 of the Spanish Civil Code or similar provisions under foreign law, as a private individual, as the party with civil liability for bodily injuries or material damage caused involuntarily during the journey to the persons, animals or property of third parties. Spouses, common law partners registered as such in an official Register, and the policyholder are not considered third parties.

Accidents.

The successful bidder guarantees payment of the compensation for death or permanent total disability to which the Insured may be entitled as a result of accidents occurring during the journey and time spent away from his/her usual place of residence, up to the amount insured in section II.

In case of death: when it is proven that the immediate death, or death occurring within one year of the accident taking place, is the result of an accident covered by the policy. If the insured person dies after the payment of compensation for permanent total disability as a result of the same accident, the successful bidder will pay the difference between the amount paid for disability and the amount insured in case of death, when that sum is larger.

In cases of permanent total disability, the successful bidder will pay the total amount insured when this disability occurs within the policy coverage period. Permanent total disability is deemed to be the irreversible physical state caused by an accident, taking place against the will of the Insured, leading to the latter's complete inability to engage in any permanent professional employment or occupation. In the event of death, the beneficiaries will be the legally stipulated parties, and in case of disability the insured person.

Luggage - material losses

The successful bidder guarantees payment of the relevant compensation for the material losses to luggage during the journey and time spent away from the Insured's usual place of residence, up to the amount insured in section II, as a consequence of:

- Robbery (for these purposes, robbery is only understood to mean robbery committed by force, intimidation of people or forced entry).
- Faults or damage caused directly by fire or robbery.
- Damage and permanent total or partial loss caused by the carrier.

Luggage left in insured motor vehicles is insured only if it is left in the car boot and if the car boot is locked. Between 10 pm and 6 am, the vehicle must be inside a closed and guarded car park; vehicles entrusted to a haulier are not subject to this restriction. The insurance will under no circumstances cover the theft of luggage stolen from vehicles with no car boot with independent locking, such as



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vans, minivans, sports utility vehicles or similar.

Valuables are covered for up to 50% of the sum insured on the luggage as a whole. Valuables are deemed to be jewellery, watches, precious metal objects, furs, paintings, art objects, silver and precious metalwork, unique items, mobile phones and accessories, photography and video cameras and accessories, radio, recording and sound and image reproduction equipment, and the accessories thereof, computer equipment of all types, models and remote control accessories, rifles, shotguns and their optical accessories and medical devices.

Delayed delivery of luggage.

Subject to presentation of invoices, the insurance policy covers the duly justified purchase of the necessary items as a result of a delay of 24 or more hours in the delivery of checked luggage for whatever reason, up to a maximum of 10 percent of the insured amount, without exceeding the limit stipulated in section II. In the event that the delay occurs on the return journey, it will be covered only if delivery of luggage is delayed by more than 48 hours from the time of arrival.

Luggage - loss of documents.

Justified expenses incurred by the Insured during the journey when obtaining replacement credit cards, bank cheques, travel tickets, petrol vouchers, transport tickets, passports and visas, due to the loss or theft thereof during a journey or period spent away from their habitual place of residence are covered up to the limit established in section II.

Damages resulting from the loss or theft of these documents or their misuse by third parties, and the additional costs other than those directly related to obtaining duplicates are not subject to this coverage, and will consequently not be compensated.

Travel delays.

These coverages are not cumulative or complementary, and after the first grounds for compensation for delay has arisen, the others are no longer applicable, provided that they originate in the same cause. The expenses covered by this coverage refer in all cases to those incurred at the place where the delay occurs.

Departure: When the departure of the means of public transport chosen by the Insured is delayed by at least six hours, the successful bidder shall, upon presentation of invoices, provide compensation for the additional hotel, meals and transportation expenses incurred as a result of the delay, up to a maximum of 200 Euros.

Cancellation due to strikes: When the departure of the means of public transport chosen by the Insured is cancelled due to a strike or social conflict, the successful bidder shall, upon presentation of invoices, provide compensation for the additional expenses incurred by the Insured in order to return to his/her home up to a maximum of 100 Euros.

Delay: If the means of public transport is delayed due to technical failure, inclement weather or natural disasters, intervention by the authorities or others by force, and as a result of this delay the connection with the following means of public transportation stipulated and provided for on the



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ticket is impossible, the insurer will pay up to a maximum of 100 Euros for expenses incurred during the waiting period.

Missed connections: If the means of public transport is delayed due to technical failure, inclement weather or natural disasters, intervention by the authorities or others by force, and as a result of this delay the connection with the following means of public transportation stipulated and provided for on the ticket is impossible, the successful bidder will pay up to a maximum of 300 Euros for expenses incurred during the waiting period.

Loss due to accident: If the Insured misses the planned public means of transport as a result of an accident on the public or private means of transport on which the Insured is travelling to the airport, seaport or railway or bus station, the successful bidder will pay up 100 Euros for expenses incurred during the time necessary to make the connection with the following means of transport.

Delay due to overbooking: If the Insured is refused boarding against his/her will as a result of the carrier having sold more seats than those actually existing, and therefore suffers a delay of more than six hours in the use of means of transport, the successful bidder will reimburse the expenses incurred during the wait for the departure of the subsequent means of transport, on presentation of the invoices and up to a maximum of 100 Euros.

Delay on arrival: When the arrival of the means of public transport chosen by the Insured is delayed over schedule by over three hours, the successful bidder will reimburse the justified and incidental expenses generated by such a delay, to continue or complete the journey up to a limit of 100 Euros, provided that these expenses have not been paid by the carrier responsible for the delay.

Extension of hotel stay.

If the Insured is sick or injured and is unable to make the return journey as scheduled, as decided by the medical team of the bidder based on its contacts with the attending physician, the bidder will meet the initially unforeseen expenses arising from prolonging the stay at the hotel, up to a maximum of 10 days and up to the total limits and the limits per day stipulated in section II.

Funeral expenses.

The successful bidder will meet the costs, subject to justification and up to the limit established in section II, of the burial or cremation of the deceased insured party during the trip, wherever the death occurred and whatever the cause. This coverage excludes the payment for the normal coffin.

Return to the usual place of residence due to hospitalisation of a family member.

If the Insured has to interrupt his/her journey due to the hospitalisation of a family member (up to the second degree of consanguinity) as a result of an accident or serious illness requiring hospitalisation for least 5 days, and this hospitalisation has occurred after the start date of the journey, the successful bidder will meet the costs of transportation to the usual residence.

Return to the usual place of residence due to a serious event in the home or professional office.

The successful bidder will provide the Insured with a transport ticket to return to his/her home, in the event that the latter has to interrupt his/her journey due to serious damage to his/her primary



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residence or professional office, caused by fire, provided that this has led to the involvement of the fire brigade, a theft that has taken place and been reported to the police, or severe flooding, making his/her presence essential, and when these situations cannot be resolved by close relatives or trusted people, and provided that the event has occurred after the start date of the trip.

EXCLUSIONS

Coverage and services that have not been requested from the insurance company and which have not been provided by or with its agreement, except in cases of force majeure or material impossibility.

Events arising due to fraud on the part of the Insured, the policyholder, the beneficiaries or persons travelling with the Insured.

Claims arising in the event of wars, pandemics, demonstrations and popular movements, acts of terrorism and sabotage, strikes, arrests by any authority for crimes not resulting from a traffic accident, restrictions on free movement or any other force majeure unless the Insured proves that the claim is unrelated to those events.

Accidents arising from official or private sports competitions, training, practising and betting, as well as engaging as an amateur in high-risk sports such as mountaineering, climbing, caving, skiing, surfing, motocross, speed or endurance racing, aeronautical flight or travel, gliding, hang gliding, polo, wrestling or boxing, rugby, deep sea fishing, parasailing and other sports with a similar degree of risk.

Claims arising from radiation from nuclear transmutation or disintegration, or radioactivity.

Except as stipulated in section H, diseases or injuries arising as a result of chronic conditions or conditions existing prior to the journey, and complications or relapses thereof.

Suicides, illnesses and injuries resulting from attempts thereof, or illnesses and injuries intentionally inflicted by the Insured on him/herself.

Expenses incurred in any type of prosthesis.

Childbirth.

Pregnancies, except for unforeseen complications in the first 24 weeks of gestation.

Periodic preventive or paediatric medical check-ups.

Any type of medical or pharmaceutical expenses occurred as a result of fraud by the Insured, or neglect of treatment that makes deterioration of health foreseeable. The successful bidder shall not under any circumstances meet the costs of medical or pharmaceutical expenses amounting to less than 15 Euros.

Alternative medical treatments such as acupuncture, homeopathy, etc. are excluded.

Any liability for which the Insured is responsible as a result of driving motor vehicles, aircraft and ships as well as using firearms.

Civil Liability arising from any professional work other than the purpose of the contract, or trade union, political or associative activity.

Fines or penalties imposed by courts or authorities of all kinds.



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IV. CLAIMS**

The 24-hour telephone hotline established by the successful bidder in order to report the event must be called within 7 days to benefit from any of these coverages, except in cases of force majeure.

The successful bidder's medical and medical transportation services must be provided subject to agreement with the successful bidder company.

Claims must be paid within 15 working days of the successful bidder having received all the necessary documentation/information. The successful bidder in the tender process must indicate the documents/information necessary for the settlement of claims.

V. ADMINISTRATION / INVOICING OF THE POLICY

Through the intermediary, the policyholder shall provide the following information before beginning the journey:

- Full name, surname(s) and number of the national identity document or the document replacing it.
- Start point and destination of the journey.
- Departure and return dates for the journey.
- University department requesting the insurance.
- Reference for the purposes of issuing receipts or invoicing.

In the event that the stay is extended, the deferment of the journey must also be notified.

The successful bidder will issue the appropriate individual certificate of insurance within 72 hours prior to departure, if the notification of the departure has taken place with at least this advance notice. The certificate must stipulate a telephone number, operational 24 hours a day, for notification of possible incidents. The insurance certificate must be issued in Spanish and English.

The successful bidder will invoice for new travel policies on a monthly basis throughout the insured period. These invoices will state the name of the Insured and the premium amount, and the invoices will be grouped according to the references provided to that end when the request for insurance was made.