



Anulación Idiomas

100x100

Cancellation causes

3.1.1. For health reasons

3.1.1.1) Serious illness, serious accident or death of:

-The INSURED, his/her spouse or ancestors or descendants to the degree of consanguinity, affinity or laterality indicated in the Specific Conditions of the Policy.

-A companion of the INSURED named in the same reservation and also covered by the policy.

-The professional locum of the INSURED, provided it is vital that the INSURED must then take over that position or responsibility.

-The person who is to take care of minor or dependent person during the time of the trip. That guarantee shall only be valid if, at the time the insurance policy is contracted, the full name of that person is provided.

Any alteration in health of the Insured Person that impedes the carrying out of the activity object of the insurance and is confirmed by the Insurer's medical service will also be a reason for cancellation, provided that it is not considered a serious illness or accident.

Where the illness or accident affects any of the aforementioned persons, other than the INSURED, it will be defined as serious when, after taking out the insurance cover, it involves hospitalisation or the need for bed rest and, in the opinion of a medical professional, the need for continuous care and attention from health care workers or persons designated for that purpose, following a medical prescription, and it is estimated that this situation will be maintained within 12 days before the start of the trip.

The INSURED must Immediately report the incident on the date on which it takes place, and the INSURER reserves the right to pay a medical visit to the INSURED, companion, locum or carer, in order to evaluate whether the cause really does make it impossible to travel. If the illness does not require hospitalisation, the INSURED must immediately inform of the incident which gave rise to the cause of cancellation of the trip.

3.1.1.2) An unexpected call for surgical intervention, as well as the medical tests prior to that intervention, provided that this circumstance prevents the INSURED from making the trip.

-The INSURED, his/her spouse or ancestors or descendants to the degree of consanguinity, affinity or laterality indicated in the Specific Conditions of the Policy.

-A companion of the INSURED named in the same reservation and also covered by the policy.

-The professional locum of the INSURED, provided it is vital that the INSURED must then take over that position or responsibility.

-The person who is to take care of minor or dependent person during the time of the trip. That guarantee shall only be valid if, at the time the insurance policy is contracted, the full name of that person is provided.

3.1.1.3) Call for an organ transplant by the INSURED, the companion, or ancestors or descendants to the degree of consanguinity, affinity or laterality indicated in the Specific Conditions of the Policy, provided that they were already on the waiting list at the time the trip and the insurance were contracted.

3.1.1.6) Any illness of children younger than 48 months, who are INSURED by this policy, or first-degree relatives of the INSURED, which occurs within 2 days before the start of the trip.

3.1.1.7) Serious complications during the pregnancy of the INSURED, or miscarriage, which, in the opinion of a medical professional, requires hospitalisation or rest. Births and complications during pregnancy from the seventh month of gestation are excluded.

3.1.1.12) Death of a third-degree relative

3.1.1.13) In the event of a positive result from a medical COVID-19 test that certifies the identity of the INSURED PARTY and was obtained no more than 72 hours prior to the start of the trip, provided that this implies hospitalisation, an obligation to maintain medical quarantine, or prevents the insured party from going on the trip in compliance with access restrictions to the means of transport for the trip or access restrictions to the destination.

When the INSURED has to cancel for this cause, will be covered too the cancellation of:

-His/her spouse or ancestors or descendants to second degree of consanguinity, affinity or laterality, registered in the same reservation and also covered by the policy.

-A companion of the INSURED named in the same reservation and also covered by the policy

This cause will be valid within 7 days of taking out the insurance if it was not contracted in the moment of the confirmation of the reservation.

The maximum amount of the insured party's compensation on these grounds is set at XXX.

3.1.2. For legal reasons

3.1.2.1) Being called for jury service or as a witness in a court of law, with the exception of legal practitioners.

3.1.2.3) Sitting official competitive examinations organised by a public body after the insurance has been taken out. Examinations held on dates prior to the start of the trip and competitive examinations for which the insured has registered on dates subsequent to booking the trip and/or taking out the insurance are excluded.

3.1.2.4) Summons to serve as an electoral officer.

3.1.2.5) Knowledge, after the reservation was made, of the obligation in regard of the tax authority to make an additional declaration of earnings, where the amount to be paid exceeds €600.

3.1.2.6) Denial of visas for unjustified reasons. The denial of visas when the INSURED has not taken the necessary steps in due time and form for the granting of the visa is expressly excluded.

3.1.2.7) Police custody of the INSURED for non-criminal reasons.

3.1.2.8) Giving up of a child for adoption.

The prior formalities and travel necessary to formalise the giving up of a child for adoption or fostering are excluded.

3.1.2.9) Official summons to the INSURED in relation to divorce proceedings. Summonses for formalities with his or her own lawyer are excluded.

3.1.2.10) Summons to the INSURED to sign official documents before the Public Authorities on the envisaged dates of the trip.

3.1.2.12) Legal impediment arising from a situation of legal separation or divorce

3.1.2.13) Proven attempt to visit or contact the INSURED by a person who is legally prohibited or restricted from contacting or visiting him or her

3.1.2.14) Completion of a custodial sentence by either parent of the INSURED for reasons that were not known prior to the insurance policy being taken out.

3.1.3. For work related reasons

3.1.3.1) The INSURED PARTY's dismissal from employment, for reasons other than on disciplinary grounds, provided they had received no verbal or written notice when they took out the insurance policy. This cover will not apply to employment contracts that have terminated, voluntary resignations or failures to pass probationary periods under any circumstances.

3.1.3.2) Incorporation by the INSURED into a new job, in a different company, provided that it is with an employment contract, and it occurs after the insurance policy was taken out and the INSURED had no knowledge of that circumstance when the reservation was made. This coverage shall also be valid if the INSURED was previously unemployed prior to taking up the job.

The multiple contracts with temporary employment agencies (ETT) to carry out work for other companies will be considered as contracts for the companies in which the worker carries out their activity.

3.1.3.3) The forced transfer of workplace for a period of more than 3 months.

3.1.3.4) Extension of the INSURED's employment contract, provided there had previously been no verbal or written notification.

3.1.3.6) Court declaration of suspension of payments of a company which prevents the INSURED from exercising his/her professional activity.

3.1.3.8) Dismissal from employment of the parents of the INSURED, other than on disciplinary grounds, provided they had received no oral or written notice when they took out the insurance policy. Under no circumstances shall this cover apply to terminated employment contracts, voluntary resignation or failure to pass probationary periods.

3.1.3.9) Incorporation of parents of the INSURED into a new job, in a different company, provided that it is with an employment contract, and it occurs after the insurance policy was taken out and the INSURED had no knowledge of that circumstance when the reservation was made. This coverage shall also be valid if the INSURED was previously unemployed prior to taking up the job.

The multiple contracts with temporary employment agencies (ETT) to carry out work for other companies will be considered as contracts for the companies in which the worker carries out their activity.

3.1.3.10) The forced transfer of parents of the INSURED of workplace for a period of

more than 3 months.

3.1.3.11) Extension of the employment contract of the INSURED'S parents, provided that it had not been previously notified verbally or in writing.

3.1.3.12) Court declaration of suspension of payments of a company which prevents the parents of the INSURED from exercising their professional activity.

3.1.4. For extraordinary reasons

3.1.4.1) Serious damage due to fire, robbery, explosion or other events of nature which affect the usual or secondary residence of the INSURED, or the professional premises where he or she exercises a liberal profession or runs a company, which makes his or her presence necessary.

3.1.4.3) Acts of air, land or sea piracy which make it impossible for the INSURED to start or continue the trip. Terrorist acts are excluded.

3.1.4.5) Official declaration of a disaster area at the INSURED PARTY's place of residence or the travel destination. The declaration of a disaster area at the place of transit towards the travel destination is also covered by this guarantee, provided that that is the only way to reach the destination. For this cause, a maximum sum of compensation per claim of €500,000 is established.

3.1.4.8) Confinement of the Insured Party in medical quarantine ordered by the relevant health authorities after registration of the travel which prevents the trip being made. Lockdowns due to epidemics and pandemics are excluded.

3.1.4.12) After registration of the trip, confinement of the INSURED in medical quarantine due to COVID-19 ordered by the relevant health authorities, such that the trip cannot be made.

Also covered is medical quarantine due to cohabitants within the same family unit having been in contact with a positive case.

For Language Course trips abroad, cancellation of the trip for this reason will be covered when the duration of the course is under 30 days.

3.1.5. Other reasons

3.1.5.1) Theft of documents necessary to make the trip, which occurred on dates or in circumstances which make it impossible to replace those documents before the start of the trip, thus preventing the INSURED from making the trip. Excluding theft, loss or misplacement.

3.1.5.2) The obtainment of a trip and/or stay similar to that contracted, at no cost, in a public lottery and before a notary public.

3.1.5.3) Award of official grants which make it impossible to travel.

3.1.5.5) Breakdown of the vehicle owned by the INSURED, preventing the start or continuation of the trip, provided that the main means of transport for the trip is that vehicle. The breakdown must require repair taking longer than 8 hours or a sum of over €600, in both cases according to the manufacturer's scale.

3.1.5.9) Cancellation by the persons who are to accompany the INSURED, up to a maximum of two, registered for the same booking and insured in this same policy, provided that that cancellation is as a result of one of the causes envisaged in this guarantee and, due to it, the INSURED has to travel alone. People under the age of 18 are excluded.

When the INSURED has cancelled his trip to the cause of own decision, it will also apply an excess equivalent to 15% on the total cost of cancelation of the booking shall be applicable in each claim covered by this cause

If the INSURED'S companion decides to continue with the trip and use it alone, the INSURER will be responsible for the additional expenses that the travel provider may charge as a supplement up to a maximum amount of €180 per insured person.

In this case, only two insured persons will be covered due to a companion cancelling due to any covered cause.

3.1.5.10) Additional costs which may be incurred due to the change of the person named in the booking, in those cases in which the INSURED transfers the trip to another person, provided that that transfer is due to one of the causes envisaged in this guarantee and the sum of those costs does not exceed the cost of cancellation of the trip.

3.1.5.15) A student failing subjects, preventing them from passing the year or starting the following academic year, provided that:

SUMMER COURSES

- They fail the year in June and the resit is after the year covered by the policy taken out with the Organiser.

- They fail the year, and the date of the resit coincides with the year covered by the policy taken out with the Organiser.

ACADEMIC YEARS

- They fail the year, and the date of the resit coincides with the year covered by the policy taken out with the Organiser.

- They fail the year in the resit, automatically preventing them from starting the following year covered by the policy taken out with the Organiser.

Exams failed at university are not included in this cover.

3.1.5.16) Failing the high school's university entrance exam, provided that:

- They fail the initial exam, and the resit exam is after the year covered by the policy taken out with the Organiser.

- They fail the exam, and the date of the resit coincides with the date of the journey covered by the policy taken out with the Organiser.

- They fail the resit, and they need to pass it to start the year covered by the policy taken out with the Organiser.

3.1.5.17) Failure to satisfy the minimum requirements to be able to start the school year abroad.

Table of benefits

3) GUARANTEES RELATING TO CANCELLATION, INTERRUPTION AND CHANGE OF CONDITIONS OF THE TRIP Covid-19 coverage included	
3.1. Travel cancellation costs (Covid-19 included)	As per the limits purchased
3.2. Interruption of the trip.....	4.000 €
3.12. Trip interruption due to medical quarantine of the insured as a result of being positive for covid-19 (Covid-19 included)	4.000 €
3.14. Date change and postponement of arrival.....	As per the limits purchased
4) GUARANTEES FOR DELAYS IN THE TRIP AND LOSSES OF SERVICES	
4.15. Loss of contracted services and services not used due to hospitalisation or severe illness of the insured.....	As per the limits purchased
7) BANKRUPTCY OF PROVIDERS	
7.1 Supplier insolvency	
• 7.11. Cancellation costs due to supplier insolvency	
• 7.11.1. Trip replanning costs.....	300 €
• 7.11.2. Costs for lost services due to the cancellation of the trip.....	300 €
• 7.12. Costs relating to the loss or replacement of services for the trip due to supplier insolvency	300 €
• 7.13. Repatriation costs of the insured due to supplier insolvency	300 €
7.2. Insolvency of a commercial airline	
• 7.2.1. Cancellation costs due to the insolvency of a commercial airline.....	3.000 €
• 7.2.2. Costs relating to the replacement of air services.....	3.000 €
• 7.2.3. Repatriation costs for the insured	3.000 €



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Compensation limits

Cancellation Languages will take charge of returning the quantity up to:

- Amount of registratio fee + 100% of actual costs, demonstrable through vendor's invoice

* The indemnity shall be determined from the first date of the event which impedes travel appearing in the documentary proof.

To calculate the sum of **Refund of missed days**, this sum shall be obtained by dividing the total course by the number of days scheduled for the course, and the refund shall be obtained by multiplying this by the number of missed days (**max. 4.000 €**)

If the trip has not yet started and the INSURED wishes to change its dates, due to a cause covered in the CANCELLATION COSTS guarantee, the INSURER shall pay the additional costs which the travel provider charges him or her in order to change the dates of the trip, provided that the amount of that change does not exceed the cost of cancellation of the trip.

When Policy conditions or an excerpt of the same are required to be issued in a language other than Spanish, in the event of litigation, the conditions in the Spanish-language version shall prevail over all other language versions.

Do not forget...

- In order for the Languages Cancellation Insurance to be valid, it is ESSENTIAL that it be contracted at the same time as the enrollment in the course. In case of doing it later, only the trip interruption coverage will be valid.
- Remember that this insurance can be contracted for inbound travel, provided the destination is Spain.
- This document is a sales overview of a merely informative nature. It is not of a contractual nature nor does it substitute the general terms and specifics of the policy. You can request a complete printout from your Agency or request it from info@intermundial.es indicating your policy number.
- Coverage of this product is guaranteed by MANA, whose information is included in White Horse Insurance Ireland dac.
- If the contract is not terminated pursuant to the previous paragraphs, the coverage shall take effect again 24 hours after the POLICYHOLDER pays the premium.
- Prices valid up to: 31/10/2023.



The insurance that you have taken out is offered under the brokerage and management of Intermundial XXI, S.L.U. Correduría de Seguros (Madrid Companies Registry, Sheet M-180,298, Sec. 8, B 0, P.149, Vol. 11,482. Tax identification code (CIF) B-81577231. Directorate General of Insurance and Pension Funds Authorisation No. J-1541. Professional Civil Liability and Surety Insurance Policy pursuant to Law No. 26/06 Private Insurance and Reinsurance Brokerage). Operations are undertaken without maintaining contractual links involving a preference for any particular insurer, offering independent, professional and impartial advice. An objective analysis must be carried out to provide advice. Your personal data will be included on the files held by Intermundial XXI S.L.U. Correduría de Seguros, and the purpose of processing is the management of the insurance policy taken out and management of claims arising from it, which is legitimised by taking out the policy, consent and for sending commercial communications if you have given us your consent. Your information will be transferred to WHITE HORSE INSURANCE IRELAND Dac., where MANA, as Underwriting Agency, will act as the Data Processor and SERWISEGUR XXI CONSULTORES, S.L.U. You have the right to access, rectify, limit the processing of, delete and request the portability of your data by contacting Intermundial as the data controller. C/ Irún, 7 – 28008 – Madrid, email: lodp@intermundial.es or Fax: 915427305. Ultimately, you can request information on your rights and file a claim with the Spanish Data Protection Authority, whose registered office is at calle Jorge Juan, 6, 28001 Madrid. For more information: <https://www.intermundial.es/Politica-de-privacidad>

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