

ATLÁNTIDA MEDICAL INSURANCE  
GENERAL CONDITIONS

### Scope and duration of the insurance

The insurance is valid throughout the world (except Spain) and its duration is linked to that of the Health Care Insurance (Seguro de Asistencia Sanitaria) policy of which it is a complement.

### Validity

In order to benefit from the guaranteed benefits, the insured person must be domiciled in Spain, and habitually reside there, and the time spent outside this habitual residence must not exceed 60 days per trip or journey.

### Guarantees covered

1. Transport or medical repatriation of injured and sick persons. In the event of an insured person suffering an illness or an accident, the Insurer shall be responsible for:

- a) The cost of transporting the person by ambulance to the nearest clinic or hospital.
- b) Control by its Medical Team, in contact with the doctor who is taking care of the injured or ill insured person, in order to determine the best treatment measures to be followed and the most appropriate means for his or her eventual transfer to another more suitable hospital centre or to his or her home.
- c) The costs of transferring the injured or sick person using the most suitable means of transport, to the prescribed hospital centre or to his or her usual place of residence. If the insured person were admitted to a hospital centre that was not near his or her home, the Insurer shall pay, in due course, for the subsequent transfer to that centre.

The means of transport to be used in Europe and the countries bordering the Mediterranean, whenever the urgency and seriousness of the case requires, shall be by special medical aircraft.

In other cases or in the rest of the world, the transfer shall be by regular airline or by the quickest and most suitable means according to the circumstances.

2. Transport or repatriation of insured persons:

When one of the insured persons has been transferred or repatriated due to an illness or accident under the provisions of Guarantee Number 1 above and this circumstance prevents the rest of the insured family members from returning home using the means that were initially envisaged, the Insurer shall be responsible for the expenses corresponding to:

- a) The transport of the remaining insured persons to the place of their habitual residence or to the place where the transferred or repatriated insured person is hospitalised.
- b) Providing a person to travel with and accompany the other insured persons referred to in point a) above, when these are children of the insured person who has been transferred or repatriated under the age of 15 who they do not have a family member or person of trust to accompany them on the trip home.

3. The early return of the insured person owing to the death of a family member:

If during the course of a trip, the spouse, ascendant or descendant in the first degree, brother or sister of the insured were to die in Spain, and in the event of the means used for their journey or the return ticket contracted not allowing them to bring this trip forward, the Insurer shall pay the costs of their transport to the family member's place of burial in Spain and, where applicable, the costs of a return ticket to the place where he or she was located when the event occurred, if they had to continue their trip for professional or personal reasons.

4. Return ticket for a family member and hotel expenses:

When the insured person is hospitalised outside the province in which he or she is normally resident and his or her hospitalisation is expected to last more than 5 days, the Insurer shall provide a family member of the person with a return ticket so that the family member can be by his or her side.

If this hospitalisation is abroad, the Insurer shall pay for the cost of accommodating the family member in a hotel subject to presentation of the supporting documents or receipts up to €50 per day and a maximum of €485.

## Guarantees covered

### 5. Medical, surgical, pharmaceutical and hospitalisation expenses abroad:

If as a result of an illness or accident, the insured person were to require medical, surgical, pharmaceutical or hospital assistance, the Insurer shall pay for:

- a) Medical and surgical fees and expenses.
- b) Pharmaceutical expenses prescribed by a doctor.
- c) Hospitalisation expenses.

The maximum covered per insured person for any such expenditure incurred abroad is €12,000.

### 6. The cost of extending a stay in a hotel abroad:

Whenever the aforementioned guarantee to pay medical expenses applies, the Insurer shall cover the costs of extending the stay of the insured person in a hotel, following the hospitalisation and under medical prescription up to the sum of €50 per day and up to a maximum of €485.

### 7. Transport or repatriation of deceased persons and any accompanying persons who are insured:

The Insurer shall be responsible for all the formalities to be carried out at the place of the insured person's death as well as the transport or repatriation of his or her remains to the place of burial in Spain.

In the event of the insured family members who are accompanying him or her at the moment of death not being able to return by the means that had been initially envisaged, or if the return ticket they have contracted does not allow this, the Insurer shall pay for their transport to the place of burial or their domicile in Spain.

If the relatives are children of the deceased insured person under the age of 15 years and do not have a relative or person to travel with them to the place of burial or to their domicile in Spain.

### 8. Transmission of messages

If you should require help, you can call us on the following numbers:

93 496 48 80  
For calls from Spain

00 34 93 496 48 80  
(International Access Number)  
For calls from outside Spain

## Limitations of the contract

### Exclusions

- Any guarantees and benefits that have not been requested from the Insurer and which have not been provided by or with the agreement of the Insurer, except in cases of force majeure or proven material impossibility. Medical, surgical and hospitalisation expenses in Spain.
- Any illnesses or injuries that occur as a consequence of chronic conditions or any conditions that were present prior to the start of the trip, as well as any complications or relapses relating to these.
- Death by suicide or illnesses and injuries resulting from attempted suicide or caused intentionally by the holder, as well as any illnesses and injuries resulting directly or indirectly from criminal actions of the holder.
- The treatment of illnesses or pathological conditions caused by the intentional ingestion or administration of intoxicants (drugs) or narcotics, or by the use of medication without a medical prescription. Expenses for prostheses, spectacles and contact lenses, pregnancy and childbirth and any kind of mental illness.
- Events caused by the practice of competition sports and the rescue of persons at sea, in the mountains or in the desert.
- Any medical or pharmaceutical expense of less than €10.
- For the transfer or repatriation of the deceased: the burial and ceremony costs.

### Additional provisions

The General Conditions of the Health Care Insurance (Asistencia Sanitaria) policy shall apply provided they do not conflict with the provisions included herein.

In telephone communications requesting the assistance of the guarantees indicated, you will need to provide:

- The name of the insured person
- the policy number of the Health Care Insurance (Asistencia Sanitaria)
- The place where you are located
- A telephone number
- The type of assistance required

The Insurer shall not be liable for any delays or non-compliance due to force majeure or the special administrative or political characteristics of a specific country.

In any case, if a direct intervention were not possible, the insured person shall be reimbursed upon his or her return to Spain, or in the case of necessity, as soon as he or she is in a country where the aforementioned circumstances are not present, the expenses incurred and guaranteed shall be reimbursed upon presentation of the corresponding supporting documents and receipts.

Medical and medical transport services must be provided with the prior agreement of the doctor at the hospital centre that is taking care of the insured person and the team of the insurer.

If the insured person were entitled to a reimbursement of the part of the ticket that has not been used when making use of the transport or repatriation guarantee, this reimbursement shall revert to the Insurer.

In all cases, the compensation amounts set out in the guarantees shall be complementary to any contracts that may exist to cover the same risks of Social Security benefits or the benefits of any other collective welfare or benefits scheme.

The Insurer shall be subrogated in any rights and actions that may correspond to the insured person due to events that have resulted in the intervention of the Insurer and up to the total of the amount of the service that has been provided or paid for.