


Premium 1

Spain 

Annual worldwide coverage for emergency medical assistance incorporating cover for trip curtailment, cancellation and also missed departure - suitable for Premium cards

	Package highlights
Insured/Beneficiary	Cardholder Only (Travel Benefits may extend to immediate family)
Scope	<ol style="list-style-type: none"> Cover while travelling personal or for business Cover applies worldwide (except for medical expenses - Abroad Only)
Use of card	Payment for trip to have been made on valid card (except Medical expenses)
Duration of cover	Annual cover
Key exclusions or eligibility criteria	<ol style="list-style-type: none"> Medical Expenses only covered abroad Pre-existing medical conditions excluded

Travel		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
Trip Cancellation	Reimbursement of cancellation or modification costs that apply in case of Trip cancellation before departure due to covered listed unforeseen circumstances (e.g.: death or injury or illness of the beneficiary; death or injury or illness of person at risk; professional constraints; residence inhabitable; vaccination issue)	Up to 120 € per beneficiary per year Max 300 € per event when several beneficiaries are concerned	NIL	Up to 300 € per beneficiary per year Max 750 € per event when several beneficiaries are concerned	NIL	Up to 600 € per beneficiary per year Max 1,500 € per event when several beneficiaries are concerned	NIL	Pre-Existing medical conditions: unstable illnesses or injuries that were diagnosed before booking the Trip; A mental or nervous health disorder, such as Alzheimer's disease, anxiety, dementia, depression, neurosis, psychosis, or their related physical symptoms; Childbirth, Fertility treatments or elective abortion
Trip Interruption	Reimbursement of expenses related to the uncompleted part of a trip in case this trip is interrupted due to covered listed unforeseen circumstances (e.g.: death or injury or illness of person at risk; residence inhabitable)	Up to 120 € per beneficiary per year Max 300 € per event when several beneficiaries are concerned	NIL	Up to 300 € per beneficiary per year Max 750 € per event when several beneficiaries are concerned	NIL	Up to 600 € per beneficiary per year Max 1,500 € per event when several beneficiaries are concerned	NIL	Any situation known before the departure E.g.: hospitalization of person at risk and exclusions relative to "Trip Cancellation"
Transport Delay	Reimbursement of additional expenses (meals, accommodations, transportation to and from airport/railway) if main transportation (flight- train) is delayed (see Excess) due to covered listed events	Up to 150 € per claim per beneficiary Max 375 € per event when several beneficiaries are concerned by the claim	6h delay	Up to 300 € per claim per beneficiary Max 750 € per event when several beneficiaries are concerned by the claim	6h delay	Up to 300 € per claim per beneficiary Max 750 € per event when several beneficiaries are concerned by the claim	4h delay	Cancelled flight, overbookings, missed and delayed connecting flights, planned strikes / social movement before departure date, delay concerning flight operated by black listed companies, missing flight confirmation by passenger or non-admission on board

Travel		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
Luggage Cover	Compensation in case of partial or complete destruction, theft or loss of Luggage duly checked in and placed under the responsibility of transportation company with which the beneficiary is travelling on an Trip.	Up to 600 € per beneficiary per claim 1,500 € per event when several beneficiaries concerned by the claim Valuables 40% of luggage limit	NIL	Up to 1,200 € per beneficiary per claim 3,000 € per event when several beneficiaries concerned by the claim Valuables 40% of limit	NIL	Up to 1 500 € per beneficiary per claim 3,500 € per event when several beneficiaries concerned by the claim Valuables 40% of limit	NIL	Loss and damage caused by normal wear, obsolescence, or inherent defect of the item; Damage due to the poor condition of the Luggage, noticed by the airline company; Perishable goods, animals, plants; money, cash, all types of transport documents, vouchers and all types of means of payment; Prosthesis, eyeglasses, sunglasses, and contact lenses
Luggage Delay	Reimbursement of additional expenses for essential items* in case checked in luggage delivery is delayed (see Limits) *means reasonable and necessary items purchased as a direct and immediate consequence of a luggage delay, such a clothes, hygiene products and baby food	Up to 300 € per claim per beneficiary Max 750 € per event when several beneficiaries are concerned by the claim	12h delay	Up to 500 € per beneficiary Max 1,250 € per event when several beneficiaries are concerned by the claim	6h delay	Up to 900 € per beneficiary Max 2,000 € per event when several beneficiaries are concerned by the claim	4h delay	Any item not considered as a essential item purchased as a direct and immediate consequence of luggage delay; Any perishable goods (except for baby food); Computers, computer equipment, electronic mobile devices, mobile telephone; Any transport and hotel expenses consequent to a luggage delay

Travel Accident		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
	Payment of sum in case of an Accident occurred during the Trip on a 24-hour basis leading to total and permanent invalidity or the death	300,000 € per beneficiary and per event	NIL	500,000 € per beneficiary and per event	NIL	500,000 € per beneficiary and per event	NIL	Any damage to health if not caused by an accident; All kind of illness; Suicide or any intentional self-harm accident; Accidents caused by mental disturbance or impaired consciousness, strokes, cramps or heart attacks or due to the influence of drugs or alcohol + Public transportation accident
Travel accident cover on public transport	Payment of sum in case of Public Transportation Accident during the Trip leading to total and permanent invalidity or the death	300,000 € per beneficiary per claim 500,000 € per event when several beneficiaries are concerned	NIL	500,000 € per beneficiary per claim 1,000,000 € per event when several beneficiaries are concerned	NIL	500,000 € per beneficiary per claim 1,000,000 € per event when several beneficiaries are concerned	NIL	Any public transportation accidents caused by mental disturbance or impaired consciousness, strokes, cramps attacks or due to the influence of drugs or alcohol; Any public transportation accidents whilst intentionally committing a crime or any accident incurred as an operator or crew member of any mean of public transport; Claims when flying or travelling in any military vehicles; Damages suffered as a consequence of a negligence or any Public transportation accident occurred as a consequence of a war, riot, act of terrorism or any unmistakably dangerous actions

Emergency Medical Assistance and expenses		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
Emergency Medical Expenses (inpatient/ outpatient)	Reimbursement of the necessary and prescribed medical treatment abroad resulting from injury or acute illness. (Doctor's visit, hospitalisation and surgical costs, prescribed medicines costs, prescribed medical transportation, emergency dental expenses to relieve pain)	Up to 12,000 € per beneficiary per event per year	NIL	Up to 12,000 € per beneficiary per event per year	NIL	Up to 20,000 € per beneficiary per event per year	NIL	See general exclusions; Any medical expenses in country of residence
Emergency Dental Expenses		Up to 600 € per beneficiary per covered event per year	NIL	Up to 600 € per beneficiary per covered event per year	NIL	Up to 700 € per beneficiary per covered event per year	NIL	
Medical repatriation / evacuation	Medical repatriation and services to home country and transport to nearest hospital due to injury or acute illness	Included	NIL	Included	NIL	Included	NIL	See general exclusions
Body repatriation	Repatriation of remains from location of death to burial place home of residence or in country of death) and funeral costs	Included Funeral costs - 800 €	NIL	Included Funeral costs - 800 €	NIL	Included Funeral costs - 800 €	NIL	See general exclusions
Return of travel companion	Making arrangements and paying for the return travel of the remaining travelling companions	Included	NIL	Included	NIL	Included	NIL	See general exclusions
Return of dependents	Making arrangements and paying for the return travel of the remaining dependents or for a round trip for a family member in case no other insured adult member is present during trip to return to home country with them	Included	NIL	Included	NIL	Included	NIL	See general exclusions

Emergency Medical Assistance and expenses		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
Transport to bedside	Making arrangements and paying for a return ticket and hotel for a family member in case of hospitalization of the beneficiary	1/ If Hospital >10 days 2/ 100 €/night (7 nights)	NIL	1/ If Hospital >10 days 2/ 125 €/night (10 nights)	NIL	1/ If Hospital > 7 days 2/ 200 €/night (10 nights)	NIL	See general exclusions
Early return of the Insured	Making arrangements and paying for return travel to home before the end of trip planned due a covered unforeseen event such as severe injury or illness or death of a family member, damage to property.	Included	NIL	Included	NIL	Included	NIL	See general exclusions
Medical coordination and booking	Booking and organization of specialist visits, diagnostic tests and hospitalizations in affiliated hospitals	Included	NIL	Included	NIL	Included	NIL	See general exclusions
Reimbursement of telephone costs	Reimbursement of telephone expenses corresponding only to calls to or from Allianz Assistance in the sole case of a service being organized by us for covered events	Up to 100 € per event	NIL	Up to 150 € per event	NIL	Up to 300 € per event	NIL	See general exclusions
Travel Assistance Provide emergency travel assistance during trip 24/7	Call centre info service: e.g. Finding a Doctor or Medical Facility; Legal assistance and advance expenses: e.g. in case you have a car accident while travelling abroad, finding a lawyer and legal lawyer expense advance	Information only Advance 2,000 € per beneficiary per covered event and per year	NIL	Information only Advance 3,000 € per beneficiary per covered event and per year	NIL	Information only Advance 5,000 € per beneficiary per covered event and per year	NIL	Any expenses reimbursement

*Main Exclusions. Not exhaustive. General exclusions on top: Any medical treatment costs which are the reason for the trip; Any costs in relation to a pre-existing, diagnosed and/or treated illness or accident that was diagnosed prior to the subscription of the bank account or booking trip; Accidents caused by drugs or alcohol; Suicide; Vaccination costs, Implants; Childbirth; Curative treatments; Medical/ surgical and pharmaceutical expenses incurred in the country of residence, Abortion; Cosmetic surgeries; Any injuries resulting from the practice of High Risk activity

Premium 1



Pricing per package and per card. Pricing in EUR, excluding IPT.

Premier

Spain 10.88 €

Platinum

Spain 18.12 €

Infinite

Spain 29.20 €

Travel, Shopping and Other insurance products are provided by Allianz Partners and arranged by Aon Belgium B.V (UK Branch).

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