



Groups

General Conditions

SPECIAL CONDITIONS

For the Policy with number 55-0683492 in which INTERMUNDIAL Correduría de Seguros, with registered company address at Calle Irún, 7, Madrid, inscribed in the Companies Register of Madrid to page M 180.298, 8th section, book 0, sheet 149, volume 11.482 and with Corporate Tax Identification Number- B-81577231. Inscribed in the Guarantees and Insurance Registry and Pension Fund with number J-1541 and with Civil Liability Insurance and guarantee signed pursuant to Law 26/06 for Regulation of Private Insurance and Reinsurance, acts herein as broker and INSURER ARAG S.E., Sucursal en España.

ASSISTANCE

Medical costs, surgery fees, pharmaceuticals and hospitalization.

- In Europe.....	3,000 €
- In Spain.....	600 €
Medical transfer or repatriation of injured or ill persons	Unlimited
Repatriation or transfer of the deceased Insured	Unlimited
Travel costs associated with a family member covered in the event of the hospitalization of the policy holder exceeding 5 days	
- Family member trip costs.....	Unlimited
- Accommodation costs associated with the travelling family member (50 euros per day) up until a limit of.....	500 €
Extended hotel accommodation costs (50 € per day) up until a limit of	500 €
Repatriation or transfer of the deceased Insured	Unlimited
Curtailment due to the death of a family member.....	Unlimited
Curtailment due to a serious incident at the home or workplace of the Insured	Unlimited
Transmission of urgent messages	Included
Shipment of medicines abroad	Included

BAGGAGE

Theft or damage of baggage	200 €
Search for, localization and shipment of missing luggage	Included

CIVIL LIABILITY

Personal Civil Liability Insurance	50,000 €
Personal Civil Liability Insurance for teachers or guardians	50,000 €

ALL THE ARTICLES INCLUDED IN THE GENERAL CONDITIONS OF THE POLICY WITH THE LIMITS SHOWN ARE THE OBJECT OF THIS INSURANCE.

THE INSURED: Travellers who enter into a contract with the insurance Policyholder for a journey, trip or stay away from their usual home address, whose names, destinations and duration of the journey are registered with ARAG prior to the start of the journey.

TERRITORIAL LIMIT: The insurance is valid in Spain, or in Europe and countries bordering the Mediterranean (Algeria, Cyprus, Egypt, Israel, Lebanon, Libya, Morocco, Palestine, Syria, Tunisia, Turkey and Jordan), or worldwide, depending on the destination of the trip, journey or stay contracted with the insurance Policyholder.

When the Insured is on board any type of land, sea or air vehicle, the Insurer shall not be obliged to provide any type of service, which will be provided as long as the Insured is on terra firma.

Excluded from cover under this policy are those countries that, during the trip or journey of the Insured, are in a state of war or siege, insurrection or warlike conflict of any type or nature, even if this has not been officially declared, and those countries that are specifically mentioned on the receipt or in the Specific Conditions.

It is expressly agreed that the obligations of the Insurer deriving from the cover under this policy shall end at the moment when the Insured reaches his or her usual home address, or is admitted to a medical establishment situated at a maximum distance of 25 km from the given home address (15 km in the Balearic and Canary Islands).

The following sports are exclusively covered when practised as an amateur: sailing, Tyrolean traversing, archery, horse-riding, mountaineering, climbing, caving, canyoning, hiking, kayaking, rafting, mountain biking, orientation, sports gymkhanas, beach games, adventure sports (excluding aerial sports) and any sport with a similar level of risk.

NOTIFICATION OF THE TRIPS: The insurance Policyholder shall notify ARAG of all the data relating to the travellers (names, destinations, duration of the journeys) prior to the start of the journey. The insurance Policyholder shall also make available to ARAG all the documents relating to the persons Insured under this contract, so that the Insurer may check the accuracy of the data of the travellers as communicated by the Insurance Policyholder.

So that the clients of the insurance Policyholder, who shall be the parties Insured by this policy, may be aware of the cover provided by this insurance, ARAG shall issue Certificates to be distributed by the insurance Policyholder to its clients that shall be the only valid document accepted as proof that they are Insured under this policy.

The insurance Policyholder shall include the start and end date of each journey in all Certificates distributed.

PAYMENT OF PREMIUMS TO ARAG: Premiums shall be paid on a monthly basis by order cheque from the Insurance Policyholder made payable to ARAG upon receipt of the corresponding invoice,

PROVISION OF SERVICES: The provision of the services envisaged in this policy will be dealt with through the ARAG COMPAÑÍA INTERNACIONAL DE SEGUROS Y REASEGUROS, S.A. Organisation.

ARAG shall give the Insured documentation proving his or her entitlement, along with instructions and the emergency telephone number, for use when services are urgently required.

The ARAG telephone number is **93 300 10 50** if the call is made in Spain, and **34 93 300 10 50** if calling from abroad. Reverse charge calls may be made.

- The Policyholder is aware of and expressly accepts the limitation clauses of this policy and confirms receipt of the General Conditions together with this document.

DUTY TO INFORM THE INSURED:

Prior to enactment of this contract, the insurance Policyholder has received the following information, in accordance with the provisions of Article 60 of the Act governing the Arrangement and Supervision of Private Insurance and Articles 104 to 107 of its Administrative Regulation.

- The Insurer of the policy is ARAG S.E., Sucursal en España.

- The insurance contract is subject to Spanish law, in particular the Insurance Contract Act 50/1980 of 8 October.

- The Policyholder or the Insured may, in cases of dispute with the Insurer, have recourse to arbitration and to the ordinary Spanish Courts of Justice, notwithstanding the right to present relevant claims to the General Insurance Council.

INFORMATION ON DATA PROTECTION

Should this policy include data concerning natural persons other than the Insurance Policyholder, the latter must inform such persons in advance of the content of the following paragraphs.

The Insurance Policyholder consents to any data of a personal nature that may appear in this policy being included within the files of the broker and of ARAG. The processing of such data is intended to facilitate the basis and development of the contractual relationship that binds the Policyholder to the Insurer.

The personal details provided may be communicated to other Insurance Companies or public organisations related to the insurance sector for statistics purposes, to fight fraud or for the purposes of the co-insurance or reinsurance of the risk.

Agreeing to this processing is essential for the contractual relationship referred to in this document to take effect, which is not possible without said agreement.

The Insured may exercise his or her rights of access, objection, amendment and cancellation before the Policyholder or before the Insurer, within the terms specified in the data protection legislation, and shall send any communications to its registered office.

Similarly, the Insurance Policyholder authorises ARAG to process its data in order to send information on other insurance products marketed by the Company, and offers of products and services of the Company or of third parties with regard to the areas of insurance, finance, transport, travel, real estate, education, and computing and with regard to public authority activities, and to convey them to other Companies within the group for the same purpose. Likewise, when there exists some type of legal or commercial association between the policy taken out and other products or services contracted with third parties, the Insurance Policyholder authorises ARAG to transfer its personal data to these third parties insofar as they are required to fulfil the agreements upon which said association has been based.

If you wish neither to receive promotional literature nor for your data to be transferred under the terms mentioned, tick the following box:

Refusal to authorise said processing will not prevent formalisation of the contractual relationship.

CUSTOMER SERVICE DEPARTMENT

Pursuant to that established in Article 9 of the ECO/734/2004 Order of 11 March, please be advised that ARAG has a Customer Service Department (C/ Roger de Flor, 16 , 08018 - Barcelona, Tel. 902.367.185, fax. 93.300.18.66, e-mail: dac@arag.es, web www.arag.es) to deal with and solve any complaints and claims presented by its insured parties in relation to their interests and legally-recognised rights, which shall be dealt with and solved within a maximum of two months as of their presentation. In the event of disagreement with the solution adopted or where the two-month period has ended without any response being given, the claimant may contact the Ombudsman in Defence of the Insured at the General Insurance Council (Paseo de Castellana, 44, 28046 - Madrid, Tel. 902.197.936, fax. 91.339.71.13).

GENERAL CONDITIONS

Introduction: This Insurance Contract is governed by the agreements in these General Conditions and in the Specific conditions of the contract, pursuant to the provisions of Spanish Insurance Contract Act 50/1980 of 8 October and of Spanish Act 30/1995, of 8 November, on the Administrative Rules and Supervision of Private Insurance.

Definitions: In this contract the following is understood:

Insurer: ARAG S.E., Sucursal en España, which assumes the risk defined in the policy.

Insurance Policyholder: The natural or legal person with whom the Insurer subscribes this contract, and to whom the obligations deriving herefrom correspond, with the exception of those which by their nature are to be fulfilled by the Insured.

Insured: The natural person specified in the Specific Conditions who, in the absence of an Insurance policyholder, assumes the obligations deriving from the contract.

Policy: The contractual document containing the Conditions Governing the Insurance. The General Conditions, the Specific Conditions that itemise the risk, and the supplements or appendices issued as addenda or modifications to the document form an integral part hereof.

Premium: The price of the insurance. The receipt shall also contain any supplements and legally applicable taxes.

1. What is the OBJECT of this insurance?

With this Travel Assistance insurance contract, while travelling within the territorial limit covered, the Insured shall be entitled to the various assistance services that comprise the traveller's protection system, including medical and health services and several complementary services.

2. Who are INSURED by this policy?

The natural persons listed in the Specific Conditions.

3. What is its PERIOD OF VALIDITY?

In all events, in order to benefit from the cover, the time spent by the Insured away from his or her normal home address shall not exceed 270 days, per trip or journey.

4. What TERRITORIAL LIMIT is covered?

The warranties described in this Policy are valid for events that occur in Spain, or in Europe and countries bordering the Mediterranean (Algeria, Cyprus, Egypt, Israel, Lebanon, Libya, Morocco, Palestine, Syria, Tunisia, Turkey and Jordan), or worldwide, in accordance with that specified in the Specific Conditions.

Expressly excluded are activities pursued at over 5,000 metres.

5. When and where are the PREMIUMS PAID?

The Insurance Policyholder shall be obliged to pay the premium on perfection of the contract. Subsequent premiums must be settled when they fall due.

If in the Specific Conditions no other place is specified for payment of the premium, it is to be paid at the home address of the insurance Policyholder.

If the premium is not paid when the first annual payment is due, the effects of the cover shall not begin and the Insurer may cancel the contract or demand payment of the agreed premium. Failure to pay subsequent annual premiums shall lead, one month after their due date, to the suspension of the policy cover. In all events, the cover shall take effect at midnight on the day on which the Insured pays the premium.

6. How is the insurance FORMALISED and what INFORMATION is needed on the RISK?

The insurance Policyholder is under the obligation to declare to ARAG, before signing the contract, all known circumstances that may affect the risk assessment, in accordance with the questionnaire sent by the Company. He or she shall be discharged from this obligation if ARAG does not send the questionnaire or if it is sent but the circumstances that may affect the risk assessment are not mentioned in it.

The Insurer may cancel the contract within one month from the time when it becomes aware of withheld or false information in the declaration by the Policyholder.

While the contract is in effect, the Insured must notify ARAG as quickly as possible of any circumstances that alter the risk.

If the risk has become more serious, ARAG may propose a modification to the contract or cancel it within a period of one month.

If the risk has lessened, the Insured is entitled to a corresponding reduction in the cost of the premium at the next annual renewal.

7. What is COVERED by this insurance?

In the event of the occurrence of a claim event covered by this policy, ARAG, as soon as it is notified in accordance with the procedure indicated in Article 10, guarantees provision of the following services:

7.1. Medical and health assistance

ARAG shall be responsible for the expenses relating to the intervention of health professionals and establishments required to care for the sick or injured Insured.

The following services are expressly included, although this list is not exhaustive:

- a) Attention by emergency medical teams and specialists.
- b) Additional medical examinations.
- c) Hospitalisation, treatment and surgical operations.
- d) The supply of medicines as an in-patient or the reimbursement for the same when the injuries or illness do not require hospitalisation.
- e) The treatment of acute dental problems, defined as those that, by reason of infection, pain or trauma, require immediate attention.

ARAG undertakes to pay the expenses relating to these benefits subject to a limit per Insured person of 3,000 euros, or the equivalent in local foreign currency when occurring abroad or of 600 euros when occurring in Spain.

In all events, dental treatment is limited to 30 euros or the equivalent in local currency.

7.2. Medical transfer or repatriation of injured or ill persons

In the event of accident or illness affecting the Insured, ARAG shall assume the following:

- a) Expenses for transfer by ambulance to the nearest hospital or clinic.
- b) Supervision by its Medical Team, in liaison with the physician attending the injured or ill Insured to determine suitable measures concerning the best treatment to be followed and the most suitable means for eventual transfer to another, more suitable hospital or to the Insured's home address.
- c) Expenses for transfer of the injured or ill person by the most suitable means of transportation to the prescribed hospital or to his or her normal home address.

The means of transportation used in each case is to be decided by ARAG's Medical Team on the basis of the urgency and seriousness of the case. In Europe and in countries bordering the Mediterranean, a specially equipped air ambulance may even be used.

If the Insured is admitted to a hospital that is not close to his or her home address, ARAG shall be responsible for subsequent transfer to the home address when appropriate.

If the normal home address of the Insured is not in Spain, he or she shall be repatriated as far as the start of his or her journey in Spain.

7.3 Repatriation or transport of an insured accompanying party.

When, in application of the above cover, one of the Insured persons has been repatriated or transferred due to illness or accident, and this prevents one of the Insureds accompanying parties from continuing his or her journey with the means initially foreseen, ARAG shall be responsible for transporting him or her home or to the place of hospitalisation.

7.4 Visit by a family member in the event of hospitalisation

If the condition of the ill or injured Insured requires his or her hospitalisation for a period longer than ten days, ARAG shall make available to a member of the Insured's family or to the person designated thereby, a return ticket, by air (tourist class) or rail (1st class) so that they may accompany him or her.

ARAG shall also pay up to 50 euros per day, for a maximum period of 10 days for the subsistence expenses of the accompanying party, against presentation of the relevant invoices.

7.5. Convalescence at a hotel

If the sick or injured Insured person is advised by doctors not to return home, ARAG shall assume the expenses of hotel accommodation resulting from the extension of the stay, to a maximum of 50 euros per day and for a maximum period of 10 days.

7.6. Repatriation or transfer of the deceased Insured

In the event of the death of an Insured, ARAG shall arrange and assume the cost of transport of the body to the place where the funeral is to take place in Spain. These expenses will include post mortem preparation in accordance with legal requirements.

Funeral expenses and fees for religious ceremonies are not included.

ARAG shall arrange for an Insured accompanying party to be returned to his or her home address when he or she is unable to do so using the means initially foreseen.

If the normal home address of the Insured is not in Spain, he or she shall be repatriated as far as the start of his or her journey in Spain.

7.7 Curtailment due to the death of a family member

If any of the Insured persons should have to interrupt their trip due to the death of a spouse, first or second degree ascendant or descendant, or sibling, ARAG shall pay for return transport by air (tourist class) or rail (first class) from the place where he or she is located to the place in Spain where the burial is to take place.

Alternatively, and upon his or her choice, the Insured may be given two air tickets (economy class) or rail tickets (first class) for travel to his or her normal home address.

7.8 Curtailment due to a serious incident at the home or workplace of the Insured

ARAG shall provide the Insured with a transport ticket to return home to Spain, if he or she has had to interrupt the journey because of serious damage to the main residence or workplace of the Insured where he or she is the direct user or exercises his or her profession, and where this damage is caused by fire, provided this has required the attendance of the fire brigade, theft which has been reported to the police, or serious flooding which requires his or attendance and cannot be resolved by immediate members of the family or trusted colleagues, providing the event took place after the date on which the journey began. Likewise, ARAG

shall pay for a second ticket to transport the person accompanying the Insured whose same trip has been curtailed, provided that this second person is also insured by this policy.

7.9 Search for, localisation and shipment of missing luggage

In the event of misplacement of luggage on scheduled flights, ARAG shall use all its resources to locate it and shall keep the Insured updated on the status and, if appropriate, send it on to the beneficiary at no charge to the latter.

7.10 Theft and material damage to luggage

Compensation will be guaranteed for material damage to and loss of the luggage or personal effects of the Insured person in cases of theft, total or partial loss attributable to the transport company, or damages through fire or aggression occurring during the period of the trip, to a maximum of 200 euros.

Cameras and photographic, radiophonic, sound or image recording equipment and any accessories, are included to a value of 50% of the sum insured for all luggage.

Robbery and simple loss attributable to the Insured himself or herself, as well as jewellery, money, documents, items of value and sports and computer equipment are excluded.

For the purposes of the above exclusion, the following shall be understood

- Jewellery: any items of gold, platinum, pearls or precious stones.
- Items of value: items in silver, paintings and works of art, any type of collections and fine fur objects.

For the provision to take effect in the event of robbery, it shall first be necessary to present the report made before the competent authorities.

7.11 Transmission of urgent messages

ARAG undertakes to send urgent messages as instructed by the Insureds as a result of claim events covered herein.

7.12 Shipment of medicines abroad

If, while abroad, the Insured needs medication that is unavailable, ARAG shall undertake to source it and send it by the quickest method and in compliance with local legislation. Cases in which the medication is no longer manufactured and is not available via the normal distribution channels in Spain are excluded.

The Insured shall be required to reimburse the Insurer with the cost of the medication on presentation of the purchase invoice for the said medication.

8. What CIRCUMSTANCES and PAYMENTS are EXCLUDED?

The arranged cover does not include:

- a) Acts deliberately caused by the Insured or those involving fraud or gross negligence by the Insured.
- b) Pre-existing chronic ailments or illnesses and their consequences affecting the Insured prior to the start of the trip.
- c) Death by suicide or injuries or illnesses caused in the attempt thereof or intentionally self-inflicted by the Insured, and those deriving from a criminal undertaking by the Insured.
- d) Illnesses or pathological states induced by the ingestion of alcohol, psychotropic substances, hallucinogenic substances or any drug or substance of a similar nature.
- e) Beauty treatments and the supply or replacement of hearing aids, lenses, glasses, orthoses or prostheses in general, as well as any expenses incurred through childbirth or pregnancy and any type of mental illness.
- f) Injuries or illnesses resulting from the participation of the Insured in wagers, competitions or sports events, skiing or any other type of winter sport, and the rescue of persons at sea, in the mountains or in deserts.

g) Claims deriving directly or indirectly from events caused by nuclear energy, radioactive radiation, natural catastrophes, warlike actions, riots or terrorist acts.

h) Any type of medical or pharmaceutical expense less than 9.02 euros.

9. What are the LIMITS of this policy?

ARAG shall assume the indicated costs within the specified limits and up to the maximum contracted sum for each case. If the events have the same cause and have occurred at the same time, they shall be considered as a single claim event.

ARAG shall be obliged to pay for the service, unless the claim event was caused by the dishonesty of the Insured.

For cover requiring the payment of a cash sum, ARAG is obliged to issue compensation at the end of the investigations and surveys necessary to establish the existence of the claim event.

In any event, ARAG shall pay, within 40 days from receipt of the claim declaration, the minimum amount of what it may owe, according to the circumstances with which it is acquainted. If, within a period of three months from the occurrence of the claim event, ARAG has not awarded said compensation without justifying the reason or for reasons attributable to it, the compensation shall increase by 20% per year.

10. How, when and where must a CLAIM EVENT be DECLARED?

Upon the occurrence of a claim event that may give rise to the services covered, the Insured must, without exception, call the emergency telephone service provided by ARAG, indicating the name of the Insured, the policy number, the place and telephone number of his or her location, and the type of assistance needed. This call may be made via reverse charge.

11. Additional provisions

The Insurer shall assume no obligation with regard to services that have not been requested of it or that have not been rendered with its prior agreement, except in cases of duly evidenced force majeure. If, in the provision of the services, it is not possible for ARAG to intervene directly, it shall undertake to refund the Insured with the duly receipted expenses deriving from such services, within a maximum of 40 days from presentation of such receipts.

12. How is ARAG SUBROGATED?

To the extent of the sums outlaid in compliance with the obligations deriving from this policy, ARAG shall be automatically subrogated in the rights and actions which may correspond to the Insureds or their heirs and other beneficiaries, against natural or legal third parties, as a consequence of the claim event that gives rise to the assistance provided.

In special cases, this right may be exercised by ARAG against companies providing transport by land, river, sea or air, with regard to the total or partial refund of the cost of the tickets not used by the Insured parties.

13. When do the MEASURES deriving from the insurance contract EXPIRE?

The actions deriving from the insurance contract become legally unenforceable within a period of two years with effect from the time when they could have been exercised.

14. Note

If the contents of this policy differ from the insurance proposal or from the agreed clauses, the insurance Policyholder may complain to the Company within a period of one month with effect from the issue of the policy, so that the discrepancy may be rectified. At the end of this period, if a complaint has not been made, the provisions of the policy shall prevail.

ADDITIONAL PUBLIC LIABILITY INSURANCE**DEFINITIONS:**

SUM INSURED: The sums stipulated in the General and Specific Conditions, the maximum limit of compensation to be paid by the Insurer in the event of a claim event.

OBLIGATIONS OF THE INSURED: In the case of a Public Liability claim event, the Policyholder, the Insured or his or her dependents must not accept, negotiate or reject any claim without the express authorisation of the Insurer.

PAYMENT OF COMPENSATION:

a) The Insurer is obliged to pay compensation at the end of the investigations and surveys necessary to establish the existence of the claim event and, if appropriate, the amount resulting therefrom. In any event, the Insurer must pay, within forty days from receipt of the claim declaration, the minimum amount that the Insurer may owe, according to the circumstances with which it is acquainted.

b) If, within a period of three months from the occurrence of the claim event, the Insurer has not proceeded to repair the damage or compensated the amount thereof in cash without substantiation of the reason or for reasons attributable to it, the compensation shall increase by a percentage equivalent to the legal interest on the money at that time, plus 50%.

INDIVIDUAL PUBLIC LIABILITY INSURANCE**1. Individual public liability**

The Insurer shall be responsible for financial compensation of up to 50,000 euros which, without constituting an individual penalty or additional liability penalty, may be demanded from the Insured Person pursuant to Articles 1,902 to 1,910 of the Spanish Civil Code, or similar provisions provided by overseas legislations and which the Insured Person may be obliged to pay, through being liable for physical injuries or material damages caused accidentally and directly to third parties or their animals or belongings.

This limit shall include the payment of any legal costs and disbursements, together with any legal bonds required from the Insured.

2. EXCLUSIONS

This cover does not include:

- a) Any type of Liability incurred by the Insured through the driving of motor vehicles, aircraft, vessels, and through the use of firearms.
- b) Civil Liability deriving from any professional, trade union, political or associative activity.
- c) Fines or penalties imposed by Courts or any class of authority.
- d) Liability deriving from the practice of professional sports and sports of the following types, even if solely at amateur level: mountain climbing, boxing, bobsleighbing, potholing, judo, parachuting, hang-gliding, gliding, polo, rugby, shooting, yachting, martial arts, and any activities conducted with a motor vehicle.
- e) Damage to objects entrusted to the Insured for whatever reason.

APPENDIX TO THE TRAVEL ASSISTANCE POLICY**ADDITIONAL PUBLIC LIABILITY INSURANCE**

As teachers or guardians are among the insured group, the following is also covered:

1. Public liability for teachers or guardians

The Insurer shall be responsible for financial compensation up to the limit detailed in the Specific Conditions which may be demanded from the Insured pursuant to Articles 1,902 to 1,910 of the Spanish Civil Code, or similar provisions provided by overseas legislations and which the Insured person may be obliged to pay as the leader of the group of students whom he or she is accompanying on the journey, in matters of public liability for physical injuries or material damages caused accidentally and directly to third parties or their animals or belongings.

This limit shall include the payment of any legal costs and disbursements, together with any legal bonds required from the Insured.

2. Amendment:

The content of section b) of Article 2 "Exclusions" is amended to read as follows:

- b) Public liability deriving from any professional, trade union, political or associative activity, with the exception of cover relating to Public Liability for teachers or guardians.

ADDITIONAL PUBLIC LIABILITY INSURANCE**DEFINITIONS:**

Sum Insured: The sums stipulated in the General and Specific Conditions, the maximum limit of compensation to be paid by the Insurer in the event of a claim event.

Obligations of the Insured: In the event of a Public Liability claim event, the Policyholder, the Insured or his or her dependents must not accept, negotiate or reject any claim without the express authorisation of the Insurer.

PAYMENT OF COMPENSATION:

a) The Insurer is obliged to pay compensation at the end of the investigations and surveys necessary to establish the existence of the claim event and, if appropriate, the amount resulting therefrom. In any event, the Insurer must pay, within forty days from receipt of the claim declaration, the minimum amount that the Insurer may owe, according to the circumstances with which it is acquainted.

b) If, within a period of three months from the occurrence of the claim event, the Insurer has not proceeded to repair the damage or compensated the amount thereof in cash without substantiation of the reason or for reasons attributable to it, the compensation shall increase by a percentage equivalent to the legal interest on the money at that time, plus 50%.

INDIVIDUAL PUBLIC LIABILITY INSURANCE**1. Individual public liability**

The Insurer shall be responsible for financial compensation of up to 50,000 euros which, without constituting an individual penalty or additional liability penalty, may be demanded from the Insured pursuant to Articles 1,902 to 1,910 of the Spanish Civil Code, or similar provisions envisaged by overseas legislations and which the Insured may be obliged to pay, through being liable for physical injuries or material damages caused accidentally and directly to third parties or their animals or belongings.

This limit shall include the payment of any legal costs and disbursements, together with any legal bonds required from the Insured.

2. EXCLUSIONS

This cover does not include:

- a) Any type of Liability incurred by the Insured through the driving of motor vehicles, aircraft, vessels, and through the use of firearms.
- b) Civil Liability deriving from any professional, trade union, political or associative activity.
- c) Fines or penalties imposed by Courts or any class of authority.
- d) Liability deriving from the practice of professional sports and sports of the following types, even if solely at amateur level: mountain climbing, boxing, bobsleighbing, potholing, judo, parachuting, hang-gliding, gliding, polo, rugby, shooting, yachting, martial arts, and any activities conducted with a motor vehicle.
- e) Damage to objects entrusted to the Insured for whatever reason.



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