

EHU University

Insurance policy for foreign students in Spain:

INSURED AMOUNTS PER PERSON	
ASSISTANCE TO PERSONS	
Medical, surgical, pharmaceutical and hospitalisation costs	
Expenses incurred as a result of illness or accident in the destination country	
- In authorised centres	Unlimited
- At centres of free choice (reimbursement basis)	1.900€
Emergency dental expenses in the destination country	300€
Repatriation or medical transportation of injured or ill persons	Unlimited
Repatriation or transportation of the deceased	Unlimited
Travel of an accompanying person in the event of hospitalisation	Unlimited
Stay of the travelling companion at €100.00/day up to a limit of	1.000€
Return of the insured person due to the death of an uninsured family member	Unlimited
Return of the insured person due to the hospitalisation of an uninsured family member	Unlimited
Interpreter's service	Included
Bail and legal expenses abroad	25.000€
CIVIL LIABILITY	
Private civil liability	100.000€
ACCIDENTS	
Accidents during travel	
In the event of death	16.000€
In the event of partial or total permanent disability	16.000€
The maximum compensation in the event of a claim shall be €3,000,000, regardless of the number of Insured persons affected.	
FINANCIAL LOSSES	
Missed classes due to accident	1.200€
LEGAL ASSISTANCE ABROAD	
Legal assistance	Included
Legal guidance	
Connection with the International Network of Lawyers	
Claim for personal injury caused by a third party	25.000€
Criminal defence abroad	25.000€

**Coverage is unlimited provided the Insured person attends the contracted medical centres made available by the Insurer. In the case of free choice of healthcare centre or doctor, reimbursement of expenses will be made up to a limit of €1,900.*

Optional contracting of extended guaranteed civil liability cover up to a total of €350,000.

If the policy covers a destination within the SCHENGEN area, including Spain, coverage will include any leisure trip by the insured person of up to 5 days to any other country within the Schengen territory.

Policy for Spanish students abroad:

INSURED AMOUNTS PER PERSON	
ASSISTANCE TO PERSONS	
Medical, surgical, pharmaceutical and hospitalisation costs	
Expenses incurred as a result of illness or accident in the destination country	200.000€
Emergency dental expenses in the destination country	300€
Repatriation or medical transportation of injured or ill persons	Unlimited
Repatriation or transportation of the deceased	Unlimited
Travel of an accompanying person in the event of hospitalisation	Unlimited
Stay of the travelling companion at €100.00/day up to a limit of	1.000€
Return of the insured person due to the death of an uninsured family member	Unlimited
Return of the insured person due to the hospitalisation of an uninsured family member	Unlimited
Interpreter's service	Included
Bail and legal expenses abroad	25.000€
Urgent delivery of medications	Included
CIVIL LIABILITY	
Private civil liability	100.000€
LEGAL ASSISTANCE ABROAD	
Legal assistance	Included
Legal guidance	
Connection with the International Network of Lawyers	
Claim for personal injury caused by a third party	25.000€
Criminal defence abroad	25.000€

**Optional contracting of extended guaranteed civil liability cover up to a total of €350,000 and medical expenses up to a total of €350,000.*

If the policy covers a destination within the SCHENGEN area, including Spain, coverage will include any leisure trip by the insured person of up to 5 days to any other country within the Schengen territory.

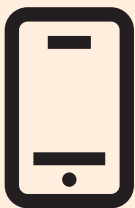
Exclusions

Exclusions applicable to all coverages:

- Benefits not previously reported to the Insurer, and those for which the Insurer's prior approval was not obtained, except in cases of material impossibility, duly proven.*
- All Insured persons over the age of 70 are excluded from all coverages.*
- Expenses incurred once the Insured person has returned to their usual place of residence, expenses incurred outside the scope of the insurance cover, and in any case, expenses incurred after the travel dates covered by the contract, except as provided in the Specific Terms and Conditions of the Policy.*
- Deriving from professional or federated practice (including training), or when receiving remuneration, in any sport; including leagues or competitions between different universities, involving membership in a university sports team or club, a regulated competition calendar, and extended practice over time in both training and scheduled organised events; and in any case, the practice of the following activities even as an amateur: motor vehicles, mountaineering, canyoning, climbing, caving, hunting, skiing and/or winter sports, artistic gymnastics, bungee jumping, nautical, underwater and scuba diving sports, use of light aircraft, and any other sport involving aerial risk (such as skydiving, hang gliding, ballooning, etc.), equestrian activities, boxing, wrestling in any form, martial arts, aerial sports (skydiving, ballooning, hang gliding, gliding, motorless flight, etc.), bullfighting, amateur bull-running events, the running of fighting bulls, and any other participation in bull-related spectacles; and, in general, any sport or recreational activity that is obviously dangerous or high-risk.*

- Use, as a passenger or crew member, of aerial or maritime navigation means not authorised for public passenger transport, including helicopters (except for flights as a paying passenger on a regular commercial service).
- The intervention of any Official Emergency Rescue Organisation or the cost of their services.
- Expenses incurred in mountains, chasms, seas, jungles, or deserts, in unexplored regions. Trips of an exploratory nature or in submarines.
- Losses caused directly or indirectly by the bad faith of the Insured person, their participation in criminal acts, or by wilful, grossly negligent, or recklessly imprudent actions. Direct participation of the Insured person in duels, races, bets, challenges, or fights, except in cases of legitimate defence or attempts to save persons or property. Fraudulent or intentionally caused acts by the Policyholder, Insured, Beneficiary, or their family members, as well as suicide or attempted suicide.
- Actions by the Insured person while in a state of mental derangement, undergoing psychiatric treatment, intoxicated, or under the influence of drugs or narcotics of any kind are not covered. For these purposes, intoxication is considered when the blood alcohol level, according to the measurement methods established in force under Spanish law at any given time, exceeds the legally permitted limits.
- Incidents caused by armed conflicts or war, even if undeclared, terrorism, rebellions, revolutions, invasion, insurrection, use of military force or usurpation of government or military power, riots, civil disturbances, earthquakes, seismic movements, floods, hurricanes, tsunamis, volcanic eruptions, and other extraordinary phenomena, or events that, due to their magnitude and severity, are classified as national catastrophes or calamities, are excluded — without prejudice to coverage under the Extraordinary Risks section — as are damages caused directly or indirectly by nuclear, radioactive, chemical, or biological exposure or contamination. In all cases, events covered by the Consorcio de Compensación de Seguros (Insurance Compensation Consortium) are excluded.
- Claims arising from the refusal or delay by the Insured person, or by persons responsible for them, in using services proposed by the Insurer and/or agreed by its Medical Service are excluded.
- Consequences of surgical interventions or treatments that are unnecessary for the cure of a loss covered under this policy are excluded.
- The Insurer is released from liability when, due to force majeure, it is unable to perform any of the services specifically provided in this Policy.
- Unless expressly agreed otherwise, events occurring in countries that, at the time of occurrence, are at war (declared or undeclared), in armed conflict, or are listed as not recommended by the Spanish Ministry of Foreign Affairs are not covered.
- The Insurer shall not provide coverage, and shall not be liable to pay any compensation or indemnity, where doing so would expose the Insurer to any sanction, prohibition, or restriction under resolutions adopted by the United Nations, or under laws, regulations, or trade and/or economic sanctions of the European Union, United Kingdom, or United States of America.

For more information regarding the specific exclusions for each coverage group, consult the policy's General Conditions.



INCLUDING 24-HOUR EMERGENCY PHONE SERVICE:

- Phone:
- From Spain : 91 344 11 55
 - From abroad: +34 91 344 11 55

Information helpline:

- 91 344 17 37 (1 sales department)