



SPORTS REGISTRATION CANCELLATION INSURANCE

INFORMATION FOR CLIENTS

In the following document you will find all the information concerning the cancellation insurance for sporting event:

1. Policy guarantees
2. Pre-contractual document (IPID)
3. Claims management
4. Conditions of insurance and information prior to the conclusion of the contract

If you need further information feel free to contact us:

- By Phone: +34 932415050
- By e-mail: gestion.cliente@ribesalat.com



POLICY GUARANTEES

Policy number:55-2016485 Ambit: SPAIN

Policy Holder: AVAIBOOK ON-LINE S.L.

Insured: Participante Dorsal

Agency Code : [RIBÉSALAT BROKER DE SEGUROS Y REASEGUROS S.L.](#)

The INSURER guarantees, up to the limit established in the PARTICULAR CONDITIONS, the refund of expenses for cancellation of the registration fee for the INSURED PERSON for a sports event that are incurred by the INSURED PERSON and invoiced to them in accordance with the COMPETITION REGISTRATION conditions, including management expenses, provided that it is cancelled before the start of the event and for one of the following reasons, which affect the INSURED PERSON, arising after the insurance has been contracted and that prevent the INSURED PERSON from attending the sports event.

Coverage:

1. Death, hospitalisation, serious illness or accident: of the insured person and certain family members; person responsible for the care of a child or handicapped person; direct substitute for the insured person at work.
2. Injury that prevents the Insured from participating in the sports competition.
3. The summons of the Insured person as a party, witness or jury in a civil, criminal or labour court.
4. Taking examinations for official competitive examinations organised by a public body after the insurance policy has been taken out.
5. Serious damage caused by fire, explosion, robbery or by force of nature, in his main or secondary residence, or in his professional premises.
6. Dismissal from work of the insured person.
7. Incorporation to a new job in a different company.
8. Act of piracy that makes it impossible to start the trip.
9. The call for surgical intervention or transplant of the insured person, as well as medical tests prior to this intervention.



Sports Registration Cancellation Insurance

ARAG SE, SUCURSAL EN ESPAÑA (DGSFP E0210)

Producto: AVAI - ANULACION VIAJE DEPORTIVO_3554

This information sheet is a brief description of the insurance and is therefore not complete. Complete pre-contractual and contractual information will be provided in other documents such as the insurance application or the general and particular conditions of the insurance policy or certificate. To be fully informed, please read carefully all documents provided to you.

What does this insurance consist of?

It consists of the various benefits forming part of the traveller protection provided to the Insured when travelling within the territorial limits covered by the policy



What is insured?

The reimbursement of the cancellation costs chargeable to the Insured upon cancellation of the Insured's registration fee for a sporting event. Here are some examples of situations that are covered:

- ✓ Death, hospitalization, serious illness or accident, affecting the insured and certain family members; the person in charge of looking after children or disabled persons; the person directly replacing the insured at his/her place of work.
- ✓ Any injury preventing the Insured from taking part in the sporting competition.
- ✓ The Insured being called as a party, witness, or jury member by a Civil or Criminal Court or by an Employment Tribunal.
- ✓ Taking part in official civil-service examinations called by a public body after the insurance was purchased.
- ✓ Serious losses caused by fire, explosion, burglary, or an act of God occurring at the Insured's main or secondary residence or professional premises.
- ✓ The Insured being dismissed from his/her employment.
- ✓ Starting a new job at a different employer.
- ✓ Acts of piracy making departure impossible.
- ✓ The insured being called to have a surgical operation or transplant, or to have medical tests prior to the said operation.
- ✓ Judicial summons relating to divorce proceedings.

What is the insured sum?



What is not insured?

- ✗ The cancellation cover must be purchased at the same time the booking is confirmed.



Are there any restrictions on cover?

Claims caused by the following (inter alia) are not covered:

- ! Cosmetic treatment, a cure, air travel being contraindicated, failure to be vaccinated or vaccination being contraindicated, the impossibility of continuing with the recommended preventive medicinal treatment at certain destinations, abortion, alcoholism, the consumption of drugs and narcotics (unless these have been prescribed by a doctor and are taken in the manner indicated).
- ! Psychic, mental, or nervous illnesses and depression without hospitalization, or requiring hospitalization of less than seven days. Pre-existing chronic illnesses or diseases, as well as their consequences.
- ! Illnesses which are being treated or requiring medical care during the 30 days leading up to both the day the travel booking is made and the date it is included as part of the insurance.
- ! Participation in bets, contests, competitions, duels, crimes, fights, save in cases of legitimate self-defence.
- ! Epidemics, pandemics, medical quarantine, pollution, or natural disasters, whether in the country of origin or in the destination country.

There are various insured sums for each one of the different types of cover, the details of which are contained in the corresponding general conditions and schedule of cover of the policy and the insurance certificate.

- ! War (both civil and foreign), whether declared or not, riots, popular uprisings, acts of terrorism, any effects deriving from a source of radioactivity, as well as deliberate breaches of official prohibitions.
- ! Failure to present, for any reason, the essential documents for any trip, such as passport, visas, tickets, vaccination card or certificate.
- ! Malicious acts, as well as intentional self-inflicted injuries, suicide or attempted suicide.



Where am I covered?

- ✓ The insurance is valid in Spain.



What are my obligations?

- ✓ To pay the premium in accordance with the conditions stipulated in the policy.
- ✓ To inform ARAG, prior to the formalization of the contract, of all known circumstances that may affect the assessment of the risk.
- ✓ To notify ARAG, during the lifetime of the contract, of any changes to the circumstances that have been declared that increase the risk.
- ✓ Where an event occurs that could give rise to a claim covered by the policy, the Insured must without fail contact the emergency helpline established by ARAG, stating the name of the Insured, the policy number, his/her location and telephone number, and the type of assistance required.
- ✓ To provide all possible information regarding the circumstances and consequences of the claim event, and to use all means at your disposal to reduce the said consequences.



When and how do I pay?

The Policyholder is under a duty to pay the premium at the time the contract is formalized. Unless otherwise agreed, one single payment is made. According to what has been agreed with the company, the premium may be paid by direct debit, by bank transfer, or by card.



When does cover start and finish?

The term of validity of the insurance cover shall be as specified in the General Conditions, the Schedule of Cover, or the Insurance Certificate.



How can I cancel the contract?

If the General Conditions stipulate that the contract is renewed every year, you can cancel by sending us written notice at least one month in advance of the renewal date.
Special case: If you have purchased your insurance remotely, you can cancel within the first 14 days by sending us written notice. However, travel insurance or baggage insurance lasting less than one month, or any other kind of insurance lasting less than 14 days, cannot be cancelled.

EXTRACT FROM THE TERMS AND CONDITIONS

This extract is purely informative in nature. In the event of any disputes or litigation, the provisions of the General Terms and Conditions and the Schedule of the policy shall apply, which the insured state they have received. These provisions are governed by the stipulations of Law 50/1980 on Insurance Contracts, Law 20/2015 of 14 July on the Regulation, Supervision and Solvency of Insurance and Reinsurance Companies, and Royal Decree 1060/2015 of 20 November on the Regulation, Supervision and Solvency of Insurance and Reinsurance Companies.

Exclusions

The cover taken out does not include:

- a) Voluntary acts caused by the Insured Party or where there is wilful misconduct or gross negligence committed by same.
- b) Any ailments or chronic or pre-existing illnesses, as well as the consequences thereof, that are suffered by the Insured Party before the start of the trip.
- c) Death by suicide, injury or illness that is the result of attempted suicide or has been caused intentionally by the Insured Party to him/herself, and injury or illness that is the result of criminal acts committed by the Insured Party.
- d) Pathological illnesses or states caused by the consumption of alcohol, psychotropic substances, hallucinogens or any other drug or substance of a similar nature.
- e) Cosmetic treatments and the supply or replacement of hearing aids, contact lenses, glasses, artificial limbs and prostheses in general, as well as childbirth costs and any type of mental illness.
- f) Any eventualities that may be caused, directly or indirectly, by nuclear energy, radioactive radiation, natural disasters, acts of war, riots or acts of terrorism.
- g) Any type of medical or pharmaceutical expense that amounts to less than €9.

The following countries are excluded from the cover provided under this policy: those that, during the Insured Party's trip or travel, are in a state of war or siege, uprising or warlike conflict of any kind or nature, even if not officially declared; and those that are specifically listed in the receipt or the Policy Schedule.

It is expressly agreed that the obligations of the Insurer arising from the cover provided under this policy will end when the Insured Party has returned to his/her main residence or has been admitted to a health centre located no more than 25 km from said residence (15 km in the Balearic Islands and Canary Islands).

Cover	Limit
Sport registration	Up to 2000

It is expressly agreed that the obligations of the Insurer arising from the cover provided under this policy (except for the Trip Cancellation Expenses policy, if taken out), will start at the moment the Insured Party begins the trip this policy covers and will finish when said trips ends.

PROVISION OF SERVICES: The services set forth in this policy will be provided by the company **ARAG SE, Sucursal en España**. The person designated by this contract is insured for the duration of the trip described in the said Travel Assistance policy, taken out with ARAG, under the conditions, limits and exclusions listed.

The present certificate is a summary of the policy conditions. In case of discrepancy, the latter shall prevail.

If you need our services, **and in order to have a right to access them**, it is **INDISPENSABLE** that, whatever the time and place, you call our 24-hour Helpline and give your policy number and your certificate number.

From within the Spanish State **93 300 10 50**

From the rest of the world **34 93 300 10 50**

CLAIMS MANAGEMENT

In order to request a refund of the bib registration fee, you can contact the broker RIBÉ SALAT directly:

1. Call 932415050 or send an e-mail to gestion.cliente@ribesalat.com identifying yourself with the number of the certificate received by ARAG, your full name and ID card number.
2. All the documents accrediting the cause of cancellation must be provided.
3. Once the request is been opened, you will receive a tracking reference number from the company and the mediator. With this number you will be able to check the status of your claim at any time.
4. Once the documents have been checked, the next steps will be indicated or the registration fee will be refunded.

If you have any questions or queries, please use the same contact details as above.

If you wish to make your claim directly with the company, you can contact the company ARAG on the 900102960.

INFORMATION PRIOR THE CONTRACT

1. INFORMATION ABOUT THE BROKER

1.1. Identification

The insurance proposal attached to this document has been drawn up on the basis of the insurance proposal provided by RIBÉSALAT BROKER, CORREDURÍA DE SEGUROS Y REASEGUROS S.L. ("RIBÉSALATBROKER, CORREDURÍA DE SEGUROS Y REASEGUROS S.L." or "theBroker").

REASEGUROS S.L. ("RIBÉ SALAT" or "the Broker") with registered office at Avda. Diagonal, 622, entresuelo, 08021 Barcelona, and NIF B58868019. Registered in the Mercantile Register of Barcelona, Volume 25.406, Folio 132, Page B-88.824, and in the special administrative register of insurance intermediaries, reinsurance brokers and their senior officers, of the Directorate General of Insurance and Pension Funds, keys J-625 and RJ-39. Professional Civil Liability Insurance and Surety Insurance in accordance with Law 26/2006, of 17 July.

1.2. Nature of the activity of the Mediator

In accordance with the provisions of Art. 26 of Law 26/2006, of 17 July, on Private Insurance and Reinsurance Mediation, the insurance proposal is made in the exclusive interest of the Client and is the result of the independent, professional and impartial advice provided by RIBÉ SALAT, in accordance with the legal obligation to carry out an objective and personalised analysis. In accordance with this, the insurance that, according to the professional criteria of RIBÉ SALAT, best adapts to the needs of the Client is proposed, always taking into account the information provided by the Client. RIBÉ SALAT does not own more than 10% of the share capital or voting rights of any insurance company; nor does any insurance company own, directly or indirectly, more than 10% of the share capital or voting rights of RIBÉ SALAT.

1.3. Remuneration

In relation to the brokered insurance contract, RIBÉ SALAT will only receive from the Insurance Company a certain commission on the insurance premium.

1.4. Complaints and claims

In the event of a complaint or claim regarding the performance of RIBÉ SALAT, you may contact the Broker by calling 932415050 or directly contact the Customer Service Department, whose owner is INADE (Instituto Atlántico del Seguro), calle La Paz, 2 36202 Vigo, tel. 986485228, atencioncliente@inade.org. You may also contact the Complaints Service of the Directorate General of Insurance and Pension Funds, making your complaint in accordance with the legally established procedure (www.dgsfp.mineco.es).

2. PROCESSING OF PERSONAL DATA

2.1. Responsible party

The personal data collected from the interested party for the preparation of the insurance proposal and subsequent conclusion of the insurance contract, as well as those obtained as a result of the legal relationship between the interested party and the Mediator, will be processed by RIBÉ SALAT in its capacity as data controller.

2.2. Purpose

The purpose of the processing is the maintenance of the legal relationship between RIBÉ SALAT and the Client, including prior advice and information on the conditions of the insurance contracts, the subsequent execution of the insurance contract, in particular assistance in the event of a claim, as well as the sending of commercial communications on the insurance products brokered by RIBÉ SALAT.

The client shall have the right to object to the processing at any time, provided that this is not necessary for the fulfilment of the contract. Opposition to the processing will not affect the lawfulness of the processing based on the contractual consent prior to the exercise of the right of opposition.

2.3. Lawfulness

The legitimate basis for the processing by RIBÉ SALAT is the consent given by the policy holder to the subscription of a specific insurance product and the legitimate interest of the party responsible for sending commercial communications about its own products similar to those that were the object of the contract at the time.

2.4. Addressees

In accordance with that established in article 99.1 of Law 20/2015, of 14 July, on the regulation, supervision and solvency of insurance and reinsurance companies, RIBÉ SALAT may transfer the personal data of the Client to the insurance

company, for the sole purpose of guaranteeing the full development of the insurance contract and the fulfilment of the obligations established in said Law and in its development provisions.

2.5. Conservation

The personal data collected by RIBÉ SALAT The data will be kept for the time necessary to maintain the purpose of the processing and will be deleted once this has been completed, adopting for this purpose the appropriate security measures to guarantee the pseudonymisation or total destruction of the same.

2.6. Rights and complaints

The Client may exercise the rights of access, rectification, opposition, limitation of processing, suppression and portability of their data by writing to the responsible party at the postal address Avda. Diagonal 622 entlo. 08021 Barcelona or e-mail rgpd@ribesalat.com.

You may also request information about your rights and submit a request for information.

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