

# Multiasistencia Plus

## With Cancellation

### Summary of coverages and maximum compensation limits

#### 1) Assistance guarantees

##### 1.1. Medical assistance

###### 1.1.1. Medical and health assistance:

- In Spain ..... **€100,000**
- In Europe..... **€1,000,000**
- In the World..... **€1,000,000**

1.1.5. Urgent dental expenses ..... **€150**

1.1.10. Repatriation or medical transport of the wounded or sick... **unlimited**

1.1.11. Repatriation or transport of companions (2) ..... **unlimited**

1.1.12. Repatriation or transport of minor children or dependent persons ..... **unlimited**

1.1.13. Repatriation or transport of the deceased insured ..... **unlimited**

1.1.15. Early return due to the death of a family member ..... **unlimited**

1.1.16. Early return due to hospitalization of a family member stay longer than 3 days ..... **unlimited**

1.1.17. Early return due to serious damage to the insured's home or business premises ..... **unlimited**

1.1.26. Extension of hotel stay due to Medical prescription (100 euros/day) ..... **€1,000**

1.1.27. Displacement of a person in case of Hospitalization of the insured for more than 5 days ..... **unlimited**

- 1.1.27.1. Accommodation expenses of the displaced person in case of hospitalization of the insured for more than 5 days (100 euros/day) **€1,000**

1.1.28. Medical, surgical, pharmaceutical expenses and hospitalization of the traveling companion ..... **€500**

1.1.29. Kidnapping expenses ..... **€4,000**

1.1.35. Help for family members at home of the hospitalized insured..... **€120**

1.1.36. Opening and repair of chests and safes..... **€175**

1.1.38. Transmission of urgent messages ..... **including**

1.1.39. Sending medicines abroad ..... **including**

1.1.40. Interpreter service abroad..... **including**

1.1.41. Information service..... **including**

1.1.42. Advance of funds abroad ..... **€3,000**

1.1.43. Card cancellation ..... **including**

1.1.46. Loss of the keys to the main residence ..... **€75**

1.1.57. Expenses of the insured arising from the stay in the hospital (10 euros/day)..... **€100**

1.1.70. Reintegration into the travel plan after hospitalization ..... **€300**

1.1.71. Insured expenses arising from the performance of the COVID-19 diagnostic test (PCR) during the trip ..... **€200**

1.1.72. Extension of stay due to medical quarantine due to Covid-19 (270 euros/day)..... **€4,050**

1.1.76. Extension of stay of the companion due to medical quarantine of the insured due to covid-19 (270 euros/day) ..... **€4,050**

1.1.84. Early return due to border closures in destination due to covid-19..... **unlimited**

1.1.86. Repatriation or transport of the pet ..... **including**

1.1.87. Extension of pet stay due to hospitalization of the insured (€60/day) ..... **€300**

1.1.89. Extension of the companion's stay at the hotel by medical prescription of the insured (80 euros/day) ..... **€800**

1.1.90. Urgent veterinary assistance expenses for guide dogs ..... **€500**

##### 1.2. Legal assistance

1.2.1. Claims in foreign purchase contracts ..... **€3,000**

#### 2) Baggage guarantees

##### 2.1. Material losses

- Spain ..... **€850**
- Europe..... **€1,500**
- World ..... **€2,500**
- **In case of theft, a maximum amount of €500 is established.**

2.3. Expenses incurred due to delay in the delivery of luggage (150 euros from 12 hours and 105 euros for each additional 24 hours)..... **€360**

2.4. Shipping of items forgotten or stolen during the trip..... **€125**

2.5. Search, location and shipment of lost luggage..... **including**

2.6. Management expenses for loss of travel documents ..... **€250**

2.16. Delay of baggage containing technical assistance equipment (50 euros/day) **€200**

#### 3) Guarantees for cancellation, interruption and change of travel conditions

##### 3.1. Trip cancellation expenses

- Spain ..... **€1,750**
- Europe..... **€4,000**
- World ..... **€6,000**

##### 3.2. Trip Interruption

- Spain ..... **€1,750**
- Europe..... **€4,000**
- World ..... **€6,000**

3.3. Change of travel conditions ..... **€200**

3.4. Changing dates instead of cancelling..... **€1,000**

3.6. Expenses incurred due to the transfer of travel..... **€500**

3.10. Travel disruption due to border closures caused by COVID-19.....**€1,500**

3.16. Trip cancellation expenses due to cancellation of the means of transport due to strike .....**€500**

#### 4) Guarantees against travel delays and loss of services

4.1. Expenses incurred due to the delay in the departure of the means of transport (50 euros from 6 hours onwards and 100 euros for each additional 24 hours) .....**€350**

4.4. Expenses incurred due to the extension of the trip mandatory (maximum 70 euros/day) .....**€350**

4.5. Extension of insurance coverage (4 days) .....**including**

4.6. Expenses incurred due to the loss of links of the Means of transport (minimum 4 hours delay) .....**€800**

4.7. Expenses incurred due to the loss of contracted services due to delay in the arrival of the cruise ship.....**€500**

4.8. Expenses incurred for alternative transport due to loss of transport links (minimum 4 hours delay) .....**€500**

4.9. Expenses caused by the loss of the means of transport due to an "in itinere" accident .....**€350**

4.10. Change of services initially contracted:

- 4.10.1. Expenses incurred by the removal of a means of unforeseen alternative transport (60 euros every 6 hours) ....**€360**
- 4.10.2. Expenses incurred due to the change of Accommodation (max. 55 Euros/day).....**€550**

4.12. Loss of contracted services.....**€500**

4.28. Loss of services contracted by Medical quarantine due to positive COVID-19 test.....**€500**

#### 5) Accident guarantees

5.1. Travel accidents:

- 5.1.1. Permanent disability due to travel accident.....**€6,500**
- 5.1.2. Death due to accident while traveling.....**€6,500**

5.2. Transport accidents

- 5.2.1. Permanent disability due to accident of the means of transport.....**€40,000**
- 5.2.2. Death due to a transport accident.**€40,000**

#### 6) Civil Liability

6.1. Private Civil Liability .....**€120,000**

#### 7) Supplier bankruptcy guarantee

7.1. Supplier Bankruptcy

- 7.1.1. Cancellation costs due to supplier bankruptcy
  - 7.1.1.1. Trip rescheduling expenses .....**€300**
  - 7.1.1.2. Expenses for loss of services due to trip cancellation.....**€300**
- 7.1.2. Expenses for loss or replacement of services of the trip due to supplier bankruptcy .....**€300**
- 7.1.3. Repatriation expenses of the insured from the trip due to supplier bankruptcy.....**€300**

7.2. Bankruptcy of a regular airline

- 7.2.1. Bankruptcy cancellation costs regular airline .....**€3,000**
- 7.2.2. Air service replacement costs .....**€3,000**
- 7.2.3. Repatriation expenses of the insured .....**€3,000**

#### 8) Force majeure guarantee

8.1. Force majeure

- 8.1.1. Expenses due to travel impediment caused by force majeure
  - 8.1.1.1. Trip rescheduling expenses .....**€1,000**
  - 8.1.1.2. Expenses for loss of services due to trip cancellation.....**€1,000**
- 8.1.2. Expenses for extending the trip due to force majeure
  - 8.1.2.1. Accommodation and subsistence expenses due to force majeure (150 euros/day) .....**€1,050**
- 8.1.3. Transportation costs to the place of origin of the trip due to force majeure .....**€1,000**

#### 10) Guarantee of Right to Compensation

10.1. Right to compensation (Art. 7. Reg. (EC) 261/2004)

- 10.1.1. For flights up to 1,500 kilometers.....**€260**
- 10.1.2. For intra-Community flights of more than 1,500 kilometers and for all other flights between 1,500 and 3,500 kilometers....**€410**
- 10.1.3. For all flights not included in 10.1.1. or 10.1.2. ....**€610**

### The best services included



Telemedicina



servihelp



servibag



servifly



servisuccess



serviclaims



serviassist

### Kilometric franchise

Without prejudice to the provisions of the preceding paragraph, it is stated that if the Insured's home is located less than 25 km from the destination of the trip, and the Insured requires medical and health assistance as a result of an accident caused by the practice of the activities defined in the section "COVERED SPORTS ACTIVITIES" and is transferred to a medical center or hospital located less than 25 km from their usual home, there will be coverage up to the limits expressed in the Special Conditions of the policy, expressly excluding other medical services other than emergency services.

### Covered activities

The INSURER will cover the expenses arising from incidents occurring during the practice of sports carried out on a tourist trip or excursions.

Indoor sports activities include: athletics, gym activities, cycle touring, curling, hiking, jogging, ball games, beach games and camping activities, kayaking, swimming, orienteering, paddle surfing, fishing, snowshoeing, segway riding, trekking, snorkeling, trekking below 2,000 meters altitude and any other similar activities.

**Activities carried out at altitudes above 5,000 meters, all air sports, as well as underwater activities with immersion to a depth of more than 30 meters are expressly excluded.**

**Participation in official or private sporting competitions, training, trials, and betting will not be covered under any circumstances. For the purposes of this policy, "competition" shall always be understood to mean any instance in which the sporting activity takes place within the framework of an event or activity organized by a third party other than the POLICYHOLDER and/or the INSURED.**




### Don't forget that...

- This document is a commercial summary, purely informative, not of a contractual nature and does not replace the general and specific conditions of the policy.
- The geographical scope of Europe includes: Algeria, Cyprus, Egypt, Israel, Lebanon, Libya, Morocco, Palestine, Syria, Tunisia, Turkey and Jordan.
- In Supplier Bankruptcy and Force Majeure Guarantees there is a maximum accumulation of €200,000 per event.
- Maximum 12 consecutive months.
- 45% surcharge for those over 75 years of age.
- For the Cancellation Expenses guarantee to be valid, the insurance must be purchased on the same day as the booking confirmation or, at the latest, within the following 7 days. Otherwise, coverage will begin 3 days after the insurance purchase date for any reason for cancellation except for COVID-19, which will be covered for 7 days.
- Cancellation coverage for pre-existing illnesses without exacerbations in the 30 days prior to contracting the policy.
- Coverage guaranteed by Mana Underwriting, SLU on behalf of and for the account of White Horse Insurance Ireland dac.
- Rates valid from 04/07/2025.



The insurance policy you have taken out is distributed by the insurance company WHITE HORSE INSURANCE IRELAND DAC, through the underwriting agency Mana Underwriting, SLU, and under the mediation of INTERMUNDIAL XXI, SLU, insurance and reinsurance brokerage (Madrid Mercantile Registry, HM 180.298, S 8ª, L0, F149, T11.482. CIF- B-81577231. Authorized) RDGS and FP numbers J-1541 and RJ-0070. RC and sufficient financial capacity according to Royal Decree-Law 3/2020). The activity is carried out without maintaining contractual ties that imply any influence with insurance entities, offering independent, professional, and impartial advice. To provide this advice, it is mandatory to carry out an objective analysis. Your personal data will be included in the files owned by Intermundial XXI, SLU, whose processing purpose is the management of the contracted insurance policy and the management of claims arising from it, legitimized by the execution of the contract, consent, and for sending commercial communications if you have given us your consent. Your data will be transferred to WHITE HORSE INSURANCE IRELAND Dac., and Mana Underwriting, SLU, which, as the underwriting agency, and SERWISEGUR XXI CONSULTORES, SLU, as the claims handler, act as data processors. You have the right to access, rectify, restrict the processing of, and erase your data, as well as request data portability, by contacting InterMundial, the data controller, at: C/ Irún, 7 - 28008 - Madrid, email: lopd@intermundial.com . For more information, please consult our Privacy Policy at: <https://www.intermundial.es/Politica-de-privacidad>

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# Multiasistencia Plus

With Cancellation

## Grounds for annulment

The INSURER guarantees, up to the limit established in the Special Conditions, the reimbursement of travel cancellation expenses incurred by the INSURED and billed to them under the general terms and conditions of sale of any of the travel providers, provided that the trip is cancelled before its start due to any of the causes affecting the INSURED and listed below, arising after the contracting of the insurance and preventing them from traveling on the contracted dates.

This guarantee will include duly justified MANAGEMENT EXPENSES, cancellation expenses (if any) and any penalty that may have been applied in accordance with the law or the conditions of the trip.

### 3.1.1. For health reasons

#### 3.1.1.1) Serious illness, serious accident or death:

- Of the INSURED, his spouse, or ascendants or descendants up to the third degree of consanguinity, affinity or laterality.
- Of a companion of the INSURED, registered in the same reservation and also insured.
- Of his professional substitute, provided that it is essential that the position or responsibility must then be assumed by the INSURED.
- The person responsible for the care of minor children or dependent persons during the travel and/or stay period. For this guarantee to be valid, it will be necessary to provide the name and surname of said person at the time of subscribing to the insurance.
- First cousins only in case of death.

Cancellation will also be caused by any alteration in the health of the INSURED that, without being considered a serious illness or accident, totally prevents the performance of the activity covered by the insurance, as verified by the INSURER's medical service.

When the illness or accident affects any of the aforementioned persons, other than the INSURED, it will be considered serious when, after the contracting of the insurance, it involves hospitalization or the need to stay in bed and requires, in the opinion of a medical professional, the continuous attention and care of health personnel or the persons designated for this purpose, prior to medical prescription, and it is estimated that this situation will be maintained within the 12 days prior to the start of the trip.

The INSURED must report the incident immediately on the date it occurs. The INSURER reserves the right to conduct a medical examination of the INSURED, their companion, professional substitute, or the person in charge to assess whether the cause truly prevents the start of the trip. If the illness does not require hospitalization, the INSURED must report the incident immediately upon the event that caused the cancellation of the trip.

#### 3.1.1.2) Unexpected call for surgical intervention, as well as for medical tests prior to said intervention, provided that this circumstance prevents the INSURED from making the trip.

- Of the INSURED, his spouse, or ascendants or descendants up to the degree of consanguinity, affinity or laterality indicated in the Special Conditions of the policy.
- Of the INSURED's companion, registered in the same reservation and also insured.
- Of his professional substitute, provided that it is essential that the position or responsibility must then be assumed by the INSURED.
- The person responsible for the care of minor children or dependent persons during the travel and/or stay period. For this guarantee to be valid, it will be necessary to provide the name and surname of said person at the time of subscribing to the insurance.

3.1.1.3) Call for organ transplantation to the INSURED, the companion, or ascendants or descendants up to the degree of consanguinity, affinity or laterality indicated in the Special Conditions of the Policy, provided that they were already on the waiting list at the time of contracting both the trip and the insurance.

3.1.1.4) Call for medical tests to the INSURED or to his ascendants or descendants up to the degree of consanguinity, affinity or laterality indicated in the Special Conditions of the Policy, carried out by the Public Health on an urgent basis, provided that they coincide with the dates of the trip and are justified by the seriousness of the case.

3.1.1.5) Serious illness, serious accident or death of the INSURED's direct superior, occurring after the insurance has been subscribed and provided that this circumstance prevents the INSURED from making the trip, as required by the Company that employs him.

3.1.1.6) Any alteration of health in children under 48 months that, without being considered a serious illness, has a recommendation not to travel issued by a doctor and that occurs within 2 days prior to the start of the trip.

Children under 48 months of age must be INSURED under this policy or be first-degree relatives of the INSURED.

3.1.1.7) Serious complications in the state of pregnancy or spontaneous abortion of the INSURED that, in the opinion of a medical professional, require her to rest or require her hospitalization. Childbirth and pregnancy complications from the seventh month of gestation onwards are excluded.

When the INSURED has to cancel for this reason, the cancellation of their spouse or partner, and minor children, registered in the same reservation and also insured, will also be covered.

3.1.1.8) Premature delivery of the INSURED, prior to 29 weeks of gestation.

3.1.1.9) Sequelae of vaccination required for a trip, provided that they produce a serious illness.

3.1.1.11) Mental illnesses of the INSURED that require hospitalization for more than 3 days.

3.1.1.13) For positive results through medical tests for COVID-19 disease in which the identity of the INSURED is certified and has been obtained no more than 72 hours before the start of the trip, provided that it involves hospitalization, obligation to keep medical quarantine, or prevents the completion of the insured trip in compliance with any restriction of access to the means of transport used for the trip or access to the place of destination.

When the INSURED has to cancel for this reason, the cancellation of the following will also be covered:

- Their spouse, ascendants or descendants up to the second degree of consanguinity, affinity or laterality, registered in the same reserve and also insured.
- Of a companion of the INSURED, registered in the same reservation and also insured.

This reason will be valid from 7 days after the insurance contract is taken out if it has not been taken out at the time of booking confirmation.

### 3.1.2. For legal reasons

3.1.2.1) Summons as a party or member of a jury or witness of a Court of Justice, excluding legal professionals.

3.1.2.2) Call as a member of an official opposition tribunal called through a public body after the contracting of the insurance.

3.1.2.3) Taking official competitive examinations convened by a public body after the insurance policy has been taken out. Excluded are examinations held before the start of the trip and competitive examinations to which the insured has agreed after the trip and/or insurance has been purchased.

3.1.2.4) Call as a member of an electoral board.

3.1.2.5) Knowledge, after the booking has been made, of the tax obligation to make a parallel income tax return, the amount of which to be settled exceeds €600.

3.1.2.6) The non-granting of visas, for unjustified reasons. The non-granting of visas will not be considered a covered cause when it is motivated by the INSURED not having carried out the pertinent procedures within the time and form for their granting.

3.1.2.7) The police detention of the INSURED for non-criminal reasons.

3.1.2.8) Delivery of a child for adoption or foster care.

Excluded are the procedures or trips prior to and necessary to formalize the delivery of a child for adoption or foster care.

3.1.2.9) Official summons of the INSURED for divorce proceedings. Summonses for proceedings with one's own lawyer are excluded.

3.1.2.10) Summons of the INSURED to sign official documents before the Public Administration, on the dates planned for the trip.

3.1.2.11) Traffic penalty exceeding €600.

### 3.1.3. For work-related reasons

3.1.3.1) Dismissal of the INSURED from employment for non-disciplinary reasons, provided that there was no verbal or written notification of dismissal at the time the insurance was taken out. This guarantee will not come into effect under any circumstances due to termination of the employment contract, voluntary resignation, or failure to pass the probationary period.

3.1.3.2) Incorporation of the INSURED into a new job, in a different company, provided that it is with an employment contract and occurs after the insurance was subscribed, without this circumstance being known on the date on which the reservation was made. This coverage will also be valid when the incorporation occurs from a situation of unemployment.

Multiple contracts made by temporary employment agencies (TEAs) to perform work for other companies will be considered contracts for the companies in which the worker carries out his activity.

3.1.3.3) The forced transfer of workplace for a period exceeding 3 months.

3.1.3.4) Extension of the INSURED's employment contract, provided that there is no verbal or written communication.

3.1.3.5) Submission of a Workforce Adjustment Plan that directly affects the INSURED as an employee and results in a total or partial reduction of their working hours. This circumstance must occur after the date of subscription of the insurance.

3.1.3.6) Judicial declaration of suspension of payments of a company that prevents the INSURED from carrying out his professional activity.

3.1.3.13) Submission of a Temporary Employment Regulation File that directly affects the INSURED as an employee if their salary is reduced by more than 50%. This circumstance must occur after the date of subscription of the insurance.

This includes the temporary layoff (ERTE) caused by COVID-19.

### 3.1.4. For extraordinary reasons

3.1.4.1) Serious damages from fire, theft, explosion or other natural events affecting the INSURED's usual or secondary residence, or the professional premises where he practices a liberal profession or manages a business, which would make his presence necessary.

3.1.4.2) Claim in the INSURED's home, occurring after the insurance has been taken, exceeding €600 and not covered within their home insurance policy.

3.1.4.3) Acts of air, land or sea piracy that prevent the INSURED from beginning or continuing their trip. Terrorist acts are excluded.

3.1.4.5) Official declaration of a disaster zone in the INSURED's place of residence or at the destination of the trip. Coverage will also be provided for official declarations of a disaster zone in the transit area to the destination, provided it is the only route to reach it. A maximum compensation amount of €100,000 per claim is established for this reason.

3.1.4.6) Requirement for urgent and inexcusable incorporation into the Armed Forces, Police, Civil Guard or Firefighters.

3.1.4.10) Requirement for urgent and inexcusable incorporation of Health Workers in case of crisis due to COVID-19.

### 3.1.5. Other causes

3.1.5.1) Theft of documentation necessary for the trip, occurring on dates or under circumstances that make it impossible, before the start of the trip, to process or reissue the same, resulting in the INSURED being unable to make the trip. Excludes theft, loss or misplacement.

3.1.5.2) Obtaining a trip and/or stay similar to the one contracted, free of charge, in a public draw and before a Notary.

3.1.5.3) Granting of official scholarships that prevent the trip from taking place.

3.1.5.4) Cancellation of Wedding ceremony, duly accredited, provided that the insured trip was a Honeymoon Trip.

3.1.5.5) Breakdown of the INSURED's vehicle that prevents the start or continuation of the journey, provided that the vehicle is the main means of transport for the journey. The breakdown must require a repair of more than 8 hours or cost more than €600, in both cases according to the manufacturer's scale.

3.1.5.6) Theft or accident in the vehicle owned by the INSURED that prevents the start or continuation of the trip.

3.1.5.8) Theft, death, illness or serious accident of the pet or guard animal. It will be necessary conditions, for the purposes of this coverage, that the animal is owned by the INSURED, resides with him in his usual residence and is registered and identified by the tag number, tattoo or micro-chip that has been assigned to it.

For the purposes of this Policy, the following definitions apply:

- For theft of the pet, the unlawful taking of the animal by third parties through acts involving force against property or violence against persons. The INSURED must present a copy of the police report of said theft, which must be dated no more than 3 days before the start of the trip.

- In the event of serious illness or accident of the pet, or a change in its health, provided that, in the opinion of a veterinarian, it has been established that it occurred after the insurance policy was taken out, and that it requires continuous care and attention. This veterinary prescription must be issued within 12 days prior to the start of the trip.

This coverage will not apply to animals that are already sick when the insurance is taken out, in an advanced stage of pregnancy or that have recently given birth, nor to young animals that are less than 2 months old.

3.1.5.9) Cancellation of the persons who are to accompany the INSURED, up to a maximum of two, registered in the same reservation and insured under this same policy, provided that the cancellation is due to one of the causes provided for in this guarantee and, as a result, the INSURED has to travel alone. Minors under 18 years of age are not counted in the number of accompanying persons if they are left alone on the trip or accompanied by only one adult.

If the accompanying INSURED decides to maintain the travel contract and use it alone, the INSURER will cover the additional expenses charged by the travel provider as a supplement up to a maximum amount of €180 per insured person.

In this case, only two insured people will be covered because a companion cancels for any covered reason.

3.1.5.10) Additional expenses that may occur due to the change of ownership of the reservation, in those cases in which the INSURED makes a transfer of the trip in favor of another person, provided that the transfer is motivated by one of the causes provided for in this guarantee and the amount of these expenses does not exceed the amount of the cancellation of the trip.

3.1.5.11) Cancellation of the trip by the INSURED due to a delay of more than 24 hours in the means of transport, making it impossible to carry out the purpose of the trip or when more than half of the trip's duration has elapsed. Cancellation expenses will be reimbursed, provided they have not already been paid by the transport company. A maximum compensation amount of €500,000 per claim is established.

3.1.5.19) Failure of subjects of the insured student that necessarily prevents the trip from taking place, because the recovery exams coincide with the dates of the trip.

# Multiasistencia Plus

With Cancellation

## Prices per person and trip | Taxes included

### Multi-assistance Plus with Cancellation

	Spain	Europe	World
Up to 5 days	€16.75	€27.25	€50.75
Up to 10 days	€31.00	€45.50	€76.25
Up to 17 days	€45.25	€60.50	€99.75
Up to 22 days	€52.75	€72.25	€132.50
Up to 34 days	€83.25	€108.25	€195.25
Up to 49 days	€121.50	€150.75	€273.75
Up to 64 days	€159.75	€196.50	€390.75
Every 15 additional days	€35.50	€49.00	€84.50

Maximum 12 consecutive months.

Bonuses valid for cruises.

45% surcharge for those over 75 years of age.

## Extensions | Configure a customized insurance policy

### 1.1. Medical and health assistance

	Europe	World
Up to 5 days	+ €5.00	+ €10.00
Up to 10 days	+ €10.00	+ €15.00
Up to 17 days	+ €15.00	+ €20.00
Up to 22 days	+ €20.00	+ €25.00
Up to 34 days	+ €25.00	+ €40.00
Up to 49 days	+ €30.00	+ €50.00
Up to 64 days	+ €35.00	+ €60.00
Every 15 additional days	+ €30.00	+ €50.00

With this extension, the medical expenses limit increases to €5,000,000. This represents an increase in the insured capital of an additional €4,000,000.

### 3.17. Transport protection

	Increase in the price of insurance
Premium - All destinations	+ €19.00