



**CANCELLATION PLUS INSURANCE
INTERNATIONAL MUSIC FESTIVAL OF SEVILLE: CARMEN 2004
(2 Sept. – 12 Sept. 2004)**

SUMMARY OF COVER

- 1 Death, serious illness or serious injury of:**
the INSURED, spouse or family members.
For the purposes of the insurance policy serious illness means:
 - An illness, verified by a professional doctor, which is so disabling that the patient must stay in bed and is unable to undertake any professional or private activity.
 - Serious injury means physical bodily injury resulting from a sudden, violent, external, unintended event which prevents the injured party from using the normal means of transport when leaving their principal residence.Serious illness or serious injury will be defined as an occurrence that is considered life threatening or requiring hospitalisation when it affects any of the aforementioned persons, other than the insured.
- 2 Serious losses** arising from theft, fire or other similar reasons that affect:
 - The principal residence and/or secondary residence of the INSURED.
 - The premises where the INSURED performs their liberal profession or is the direct dealer (manager).The presence of the INSURED is required.
- 3 Redundancy of the INSURED**, as long as no verbal or written communication of said event were to exist at the date of the insurance becoming effective.
- 4 Starting a new job** in a different company, with a contract of work, as long as the new job begins subsequent to when the policy was taken out, and the event was not known by the INSURED at the time of making the booking.
- 5 Jury service or witness** call in a law court.
- 6 Taking an entrance exam** in the public service.
- 7 Cancellation by a travelling companion** who took out the same type of cover, due to one of the reasons described in the policy. In this case the insured will only be covered if the travelling companion cancels for one of the reasons covered. In the event of more than one insured party being affected, the compensation will be divided proportionally between all affected parties.
- 8 Theft of documentation or baggage** that prevents the INSURED from starting the trip.
- 9 Failure to be granted a visa** on unreasonable grounds.
This insurance excludes claims for this reason whenever the insured failed to complete all the requisite procedures within the specified time period.
- 10 The following are called without prior notice for a surgical operation:**
the INSURED, spouse and family members.
- 11 Complications of pregnancy or miscarriage.**
Births and any complications of pregnancy are excluded after the 7th month of gestation.
- 12 Compulsory quarantine.**
- 13 The INSURED's presence is required by the police** for non-criminal reasons.
- 14 The following are called for an organ transplant:**
the INSURED, spouse and family members.

IMPORTANT:

A justificatory document must be enclosed with the claim form in order to process the claim, and the date of said document will be used when calculating the compensation.



Insurance Cancellation *Plus*

BOOK SAFELY!

Policy number: 1/26/5.234.736

COMPENSATION LIMITS

20% of the Festival package price, as stipulated by the conditions established by the Official Booking Office, is NON-refundable, at all times.

The rest of the package will be refunded in accordance with the conditions of the insurance policy.

It is essential to notify the Travel Agency of the cancellation when the event that causes said cancellation occurs, or within a maximum time limit of 2 weeks. Failure to comply with this time period may result in the Insuring Party deducting a penalty from the compensation.

DOCUMENTATION REQUIRED FOR THE COMPENSATION

The following documentation should be sent in order to be eligible for a refund on the amounts covered by the insurance policy:

- 1 ■ A brief written statement explaining what has happened.
- 2 ■ The booking confirmation.
- 3 ■ The invoice of the cancellation costs issued by the Booking Office.
- 4 ■ All documentation that accredits the substantiated reason for the cancellation: medical certificate, death certificate, degree of kinship, police report, work contract etc.

The documents should be sent to:

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