

## ONCAMPUS ESTUDIA ACADEMIC YEAR 2019/20

	GUARANTEES COVERED	MAXIMUM LIMITS IN €
	<b>GUARANTEES OF MEDICAL ASSISTANCE abroad (1)</b>	
1	Medical, pharmaceutical and hospitalization expenses	€ - \$ 300,000 (4)
2	Emergency dental expenses	€ 150
3	Advances in respect of guarantees for hospital fees	€ 300,000
4	Psychological care in crisis situations during travel	€ 2,000 (limit per policy and year € 10,000)( max 180 days/10 sessions)
5	Extension of stay	€ 100 per day, max 20 days
6	Medical transfer or medical repatriation	unlimited
	<b>GUARANTEES OF TRAVEL ASSISTANCE abroad (1)</b>	
7	Travel expenses of a companion	unlimited
8	Expenses for the stay of a hospitalized insured companion	€ 100 per day, max 10 days
9	Transfer or repatriation of the deceased	unlimited
10	Travel expenses of the companion of the deceased	unlimited
11	Accommodation expenses of the companion of the deceased	€ 100 per day, max 10 days
12	Loss or theft of personal documents abroad	€ 200
13	Bail and procedural expenses abroad	€ 10,000
14	Legal assistance abroad: Legal assistance - Basic legal guidance - Connection with the International Network of Lawyers Claims for personal injuries caused by third parties Criminal defence abroad	Included    € 10,000 € 10,000
	<b>GUARANTEES FOR INCIDENTS DURING TRAVEL OR IN-FLIGHT (1)</b>	
15	Loss or theft of luggage	€ 900
16	Delay in the delivery of checked baggage on public transport	+ 6 hours, € 300
17	Travel delay	+ 6 hours, € 150 + 12 hours, € 300
18	Missed connections	€ 150
19	Travel delay of more than 6 hours due to overselling	€ 150
20	Travel cancellation	€ 150
21	Cancellation of means of transport due to strike	€ 150
22	Early return of the insured due to the death of a relative	unlimited
23	Early return due to Extraordinary Risks	unlimited
	<b>GUARANTEES OF TRAVEL ASSISTANCE SERVICE abroad (1)</b>	
24	Remote medical advice or consultation	Included
25	Second medical opinion for displaced persons	€ 2,500
26	Transmission of urgent messages	Included
27	Assistance information service	Included
28	Location of lost luggage and personal belongings	Included
	<b>ADDITIONAL GUARANTEES</b>	
29	Private Civil Liability abroad (3) - Civil liability sub-limit for students on work experience	€ 1,000,000 € 200,000
30	Accidents during the trip (2) - Death/Disability Health care in the event of an accident (Spanish citizens in Spain only)	€ 50,000 unlimited in approved centres
31	Compensation for missing classes due to accidents	€ 1,200
32	Compensation for loss of registration	€ 1,800
33	Family misfortune	€ 2,000

(1) For those trips originating from any part of the world and whose destination is Spain, the guarantees shall be applicable across Spain and the Schengen Area, according to the conditions established in the General Terms and Condition.

(2) In the event that the origin and destination are both Spain, the applicable guarantees will be those of No. 29 (Civil liability sub-limit for students on work experience), 30, 31, 32 and 33.

(3) The Private Civil Liability guarantee will be provided by International SOS up to a limit of € 60,000. The excess up to the limit of € 1,000,000 is covered by policy No. 220922 of Markel International Insurance Company Limited, Spanish Branch. A compensation sublimit of €200,000.00 per claim and insurance period is established for the coverage granted to the students during the "work experience".

(4) \$ 300,000, in the United States, taking into account that the policy limit of € 300,000 will always prevail, applying the relevant exchange rate at all times.

## VOLUNTARY POLICY GUARANTEES

The following packs and their corresponding guarantees will only be included in the policy as long as they have been contracted individually and the corresponding premium has been paid through the website [www.oncampus.es](http://www.oncampus.es).

<b>HOLIDAY PACK</b>	<b>Amount: 58 Euros</b>	<b>TAKEN OUT/NOT TAKEN OUT</b>
The world territorial coverage is extended for leisure trips of a maximum duration of 30 days.		
The world territorial coverage is extended for trips made during the 30 days after the expiration of the policy		

### IMPORTANT: TERRITORIAL SCOPE OF THE POLICY:

The OnCampus Estudia insurance covers your academic stay in the country of destination indicated on this certificate, taking into account that:

- **In the case of Spanish citizens abroad:** Academic stays, and holiday trips of up to 5 days are covered, with **WORLD** territorial coverage for travel during the validity of your insurance.
- **In the case of non-Spanish citizens:** Academic stays, and holiday trips of up to 5 days are covered, with **EUROPEAN** territorial coverage (including the **SCHENGEN AREA**) made during the term of your insurance.
- In case you have taken out the **HOLIDAY PACK:** This insurance will also cover all those leisure/holiday trips that you take from your country of academic destination, with a maximum duration of 30 consecutive days, to any country in the world.
- This insurance does not have coverage in your country of origin, with the exception of Spanish students in Spain.

If you have not taken out your HOLIDAY PACK, you can do so at [www.oncampus.es](http://www.oncampus.es)