



Estancias/Alquileres por persona

EXTRACTO DE GARANTIAS, LÍMITES Y EXCLUSIONES ESTANCIAS/ALQUILERES



GENERAL CONDITIONS

This insurance contract is governed by the provisions set forth in the General, Specific and Special Conditions, if available, pursuant to Law 50/80 dated 8 October, governing the Insurance Contract; Law 30/95, dated 8 November, governing the System and Supervision of Private Insurance, and its implementing regulations (Royal Decree 2486/98, dated 20 November) and other applicable legal rules.

DEFINITIONS

The following meanings shall be understood in this contract:

INSURER. COMPAÑÍA EUROPEA DE SEGUROS, S.A., with registered offices in Madrid, C/Infanta M^a Teresa, 23 – C/ Serrano, 213, which accepts the contractually agreed risk. The control and supervision of the activity corresponds to the Directorate General of Insurance and Pension Funds of the Ministry of Economy.

POLICY HOLDER: the natural person or legal person that signs this policy together with the INSURER and which is liable for the obligations that result therefrom, except those which must be satisfied by the INSURED PARTY due to their nature.

INSURED PARTY: Each of the natural persons shown in the Specific Conditions of the Policy.

ABODE OF THE INSURED PARTY: the address of residence in Spain.

BENEFICIARY: the natural person or legal person that holds the right to compensation through assignment by the INSURED PARTY.

INSURANCE AT FIRST LOSS: the manner of underwriting which guarantees a specific sum up to which the insured risk is covered, regardless of the total value. The proportional rule shall therefore not apply.

PREMIUM: the price of the insurance. This shall also contain any taxes that are legally applicable.

SUM ASSURED: the amounts are set forth in the Specific and General Conditions, which constitute the limit of compensation payable by the INSURER in the event of a claim.

GENERAL REGULATORY NORMS OF THE POLICY

1. GEOGRAPHICAL BOUNDARY

The cover of this insurance policy extends to Spain and Europe, and shall be valid for one destination or the other in accordance with the option specified in the Specific Conditions. The assistance cover shall only be valid at a distance of more than 30 km from the habitual right of abode of the INSURED PARTY -except in the Balearic Islands and the Canary Isles, where this shall be more than 15 km.

2. EFFECT AND TERM OF THE CONTRACT

The contract shall come into force providing the INSURED PARTY or the POLICY HOLDER has paid the corresponding premium.

3. EFFECT AND TERM OF THE COVER

a) Cancellation costs: this cover shall take effect on the day on which the INSURED PARTY reserves a hotel or apartment at the respective agency, and providing that it has been signed at the time it was taken out or the reservation was confirmed. The cover shall finalise once the INSURED PARTY embarks on the trip.

b) Remaining cover. This shall take effect at 00:00 hours on the day specified in the Specific

Conditions as the commencement of the stay. This period cannot exceed 34 days.

RESOLUTIONS OF DISPUTES

Any disputes that may arise through the interpretation or application of this contract shall be submitted to the competent courts and tribunals corresponding to the address of the insured party in Spain. In the event that the insured party does not have any right of abode in Spain, the competent jurisdiction shall fall to the courts and tribunals of Madrid.

If they so wish, the insured party may file a prior claim with the Directorate General of Insurance. In this event, the Policyholder, Insured Party, Beneficiary, Affected Third-Party or Rightful Claimant shall be authorised for these purposes.

5. CLAIMS

IN THE EVENT OF CANCELLED BOOKINGS, notice of a claim must be given straight away to the agency where the trip covered by the policy was purchased. It shall also be necessary to surrender all the supporting documentation as set forth below to Compañía Europea de Seguros, S.A.:

- * Copy of the Specific Conditions of the insurance
- * Medical report specifying the exact nature and date of commencement of the illness or injury
- * Death certificate, if applicable
- * Invoice paid for cancellation costs
- * Invoice for accommodation costs
- * Reservation slip or registration of the stay
- * National identity document or similar
- * And, in general, all documents that support the cause, the circumstances and the financial consequences of the claim, in cases other than cancellation through illness, accident or death.

IN THE EVENT OF HOLIDAYS NOT TAKEN it will be necessary to surrender the following supporting documents to Compañía Europea de Seguros, S.A.:

- * Copy of the Specific Conditions of the insurance
- * Medical report specifying the exact nature and date of commencement of the illness or injury
- * Death certificate, if applicable
- * Invoice paid for cancellation costs
- * Invoice for accommodation costs
- * Reservation slip or registration of the stay
- * National identity document or similar
- * And, in general, all documents that support the cause, the circumstances and the financial consequences of the claim, in cases other than cancellation through illness, accident or death.

5.1 Assistance to the insured party. Procedures.

a) The INSURED PARTY shall request assistance by telephone, indicating their name, the insurance policy number, the place where they are, the telephone number and description of the problem that has arisen. Telephone calls shall be reverse charge and in those countries where this is not possible, the INSURED PARTY shall be able to recuperate the amount of the calls against presentation of receipts.

b) The INSURER shall not be liable for any delays for breaches due to force majeure or to the special administrative or political characteristics of a specific country. Under all circumstances, if direct intervention is not possible, the INSURED PARTY shall be reimbursed upon return to Spain, or if needs require, and providing they are in a country where the foregoing circumstance does not exist, for the expenses they have incurred and which are covered, against the presentation of the corresponding receipts.

c) Should the INSURED PARTY have the right to reimbursement for an unused portion of the ticket, by making use of the transportation or repatriation cover, this reimbursement shall revert to the INSURER. Likewise, with regard to the transfer costs of assured persons, the INSURER shall only pay the supplementary costs over and above the costs initially foreseen by the insured parties.

d) The compensations set forth under the cover described are complementary to other benefits to

which the INSURED PARTY has the right. The INSURED PARTY must carry out the steps required to recover these costs from the companies that are obliged to make payment and to repay the INSURER with the amounts that it has advanced.

5.2 Payment of compensation

a) The payment of compensation shall be made within 20 days following the date on which an amicable agreement is reached between the parties.

b) No interest can be claimed for the foregoing period if the INSURER fails to make any payment whatsoever to the INSURED PARTY.

5.3 Rejection of the claim

Should the INSURED PARTY present false declarations in bad faith or exaggerate the amount of damages, use inaccurate documents to support the claim or fraudulent methods, they shall forfeit all rights to compensation through the claim.

COVER

RISKS AND SUMS ASSURED PER PERSON

1. EXPENSES THROUGH BOOKING CANCELLATION

The INSURER hereby guarantees, up to the sum set in the Specific Conditions, and pursuant to the exclusions set forth in these General Conditions, reimbursement of cancellation costs of the stay that are payable by the INSURED PARTY and which are billed to the insured party through the application of the general sales conditions of the agency or any of the tour operators, providing that cancellation takes place prior to the commencement and for one of the following reasons having taken out the insurance policy:

1) Death, serious bodily accident or serious illness:

- Of the INSURED PARTY or their spouse, ascendants or descendants, in-laws, brothers, sisters, brothers-in-laws, sisters in law, sons-in-law, daughters-in-law, father-in-law mother-in-law, third degree kinship, including travel companion.
- Of the person in charge of the custody of minors or disabled persons during the trip.
- Professional replacement.

With regard to the INSURED PARTY, serious illness shall be understood to be a change to the health that involves hospitalisation or the need to remain in bed, within the seven days prior to the trip, whereby it is not possible to commence the trip on the scheduled date on medical grounds.

When the illness affects one of the aforementioned persons other than the INSURED PARTY, it should be understood as serious when it involves hospitalisation or brings with it the risk of imminent death.

Serious accident is understood to be bodily damage that was not intended by the victim, resulting from a sudden action caused by outside forces and which in the opinion of the doctor makes it impossible for the INSURED PARTY to commence their trip on the scheduled date, or brings with it the risk of death for one of the aforementioned relatives.

2) Cancellation of the person that was to accompany the INSURED PARTY on the trip, registered at the same time as the INSURED PARTY and covered by the same contract, providing that the cancellation was caused by one of the reasons listed previously.

3) Transfer of the trip through cancellation by the INSURED PARTY in favour of another person. The additional costs through change of name on the booking shall be covered.

4) Call for surgical intervention on the INSURED PARTY.

5) The need for the INSURED PARTY to remain in bed through medical advice as a consequence of a risky pregnancy or natural miscarriage, providing this occurs after the policy was taken out.

6) Any illness affecting children under the age of 24 months that are also covered under this contract.

7) Medical quarantine as a consequence of an accident.

- 8) Summons to appear as a plaintiff or defendant, witness or to perform jury service at a civil or criminal court.
- 9) Summons to appear as an officer in charge of a voting station.
- 10) The sitting of official public examinations convened by an organisation after the insurance has been taken out.
- 11) Serious injuries caused through fire, explosion, theft or force of nature at the main or secondary residence of the INSURED PARTY, or at their professional premises if the INSURED PARTY is self-employed or directs a company and their presence is essential.
- 12) Theft of documentation and equipment that makes it impossible for the INSURED PARTY to start or continue with the trip already underway.
- 13) Unexpected non-issue of visas.
- 14) Air, land or sea hijacking that makes it impossible for the INSURED PARTY to start their trip on the scheduled dates.
- 15) The declaration of a disaster zone in the place where the INSURED PARTY has the right of abode or the travel destination.
- 16) Appointment to a new job at a company other than the one where they carried out their job, with a work contract and providing the appointment occurs after the trip was booked and therefore after the insurance was taken out.
- 17) Obligatory transfer of the place of work.
- 18) Professional dismissal of the INSURED PARTY for reasons other than disciplinary. Under no circumstances shall this cover come into force through the termination of the work contract or voluntary waiver or failure to pass the probation period. Under all circumstances, the insurance must be taken out before the notice of dismissal is given.
- 19) Income declaration carried out in a parallel fashion by the Inland Revenue that leads to an amount payable by the INSURED PARTY of more than 600.00 euros.
- 20) Breakdown or accident affecting the vehicle belongs to the INSURED PARTY or their spouse, which makes it impossible for the INSURED PARTY to commence the trip.
- 21) Cancellation of the trip due to the fact that the INSURED PARTY has won a similar trip through a public lottery vetted by a notary public.
- 22) Arrest of the INSURED PARTY.
- 23) The serving of a divorce writ.
- 24) The handover of a child for adoption.
- 25) Appointment for an organ transplant.
- 26) The award of official grants.
- 27) A summons to present oneself and sign official documents.
- 28) The judicial declaration of inability to meet payments or insolvency of the company.
- 29) Change to holiday plans declared unilaterally by the company.
- 30) Force majeure with supporting documentary justification.

This cover shall only be valid when it has been signed at the time of booking or confirming the travel arrangements.

2. REIMBURSEMENT OF HOLIDAYS NOT TAKEN

The INSURER hereby guarantees, up to the sum set in the Specific Conditions, and pursuant to the exclusions set forth in these General Conditions, an amount per day of holidays not taken. This amount shall be obtained by dividing the sum assured between the number of scheduled days for

the trip, following justification of the holiday costs.

This cover shall apply when the INSURED PARTY has to end their holidays in advance for any of the reasons set forth under cover "1. CANCELLATION OF RESERVATION EXPENSES."

3. ASSISTANCE

3.1 EARLY RETURN DUE TO A SERIOUS ACCIDENT AT HOME OR PROFESSIONAL PREMISES

The INSURER shall place a travel ticket at the disposal of the INSURED PARTY to enable the latter to return to their home in the event that they need to interrupt the trip due to serious damages at their main residence or professional offices caused by fire, providing that the fire-fighters were called; theft carried out and reported to the police, or serious flooding, which renders their presence essential, as the situation cannot be solved through direct relatives or trusted persons and providing that the event takes place after the trip has commenced. The INSURER shall likewise pay for a second ticket for the person accompanying the INSURED PARTY on the trip, providing that the second person is named on the insurance policy.

3.2 THE DISPATCH OF A PROFESSIONAL DRIVER IN THE EVENT OF ILLNESS, ACCIDENT OR DEATH OF THE INSURED PARTY

Whenever it is necessary to transport or repatriate the INSURED PARTY due to illness, accident or death, or in the event of incapacity to drive their vehicle and none of the remaining passengers, in the event that the insured party is accompanied, are able to replace them, the INSURER shall send a professional driver to transfer the vehicle and its occupants to their addresses in Spain following written authorisation from the vehicle owner.

The INSURER shall only be liable for the expenses occasioned by the driver, with the exception of all other costs such as tolls, servicing, fuel and the expenses of the vehicle's occupants.

The INSURER, bound by legislation governing the use and circulation of motor vehicles in countries that are passed through, cannot provide this service if the vehicle does not satisfy the legal requirements set forth in each case, or if the vehicle has defects that render it inadvisable to be driven.

3.3 THE DISPATCH OF A TRAVELLING COMPANION FOR THE REPATRIATION OF MINORS

If the INSURED PARTY that is ill, injured or deceased was travelling in the sole companion of child, also insured and below the age of 15, the INSURER shall organise and pay for the dispatch of a person to accompany the minor on their return to their habitual address.

3.4 THE DISPATCH OF OBJECTS LEFT AT THE HOTEL OR APARTMENT

The INSURER shall organise and pay for the cost of sending objects left by the INSURED PARTY at the hotel or apartment where they were staying, up to the limit of 120.00 euros, providing the cost of the aforementioned object exceeds this amount.

EXCLUSIONS

Cancellation of reservations is not covered and this extends to reimbursement of travel due to:

- a) Aesthetic treatment, periodical check ups, cures, flying symptoms, vaccinations, the impossibility of continuing advised and preventive medical treatment at certain destinations, voluntary interruption of pregnancy.**
- b) Mental illness and depression without hospitalisation or that requires hospitalisation of less than seven days.**
- c) Illnesses that are being treated or which were subject to medical care within the previous 30 days with regard to the booking date as well as the date of inclusion on the insurance policy.**
- d) The participation in wagers, duels, crimes and quarrels, except in cases of legitimate defence.**
- e) Epidemics.**
- f) Terrorism.**
- g) Failure to present essential documents such as passports, visas, tickets, identity card or**

vaccination certificates for whatsoever reason.

h) Complications with pregnancy, apart from the specifications set forth in section 5) of this Cancellation Costs Cover.

4. LUGGAGE

4.1 MATERIAL LOSSES

The INSURER hereby guarantees, up to the sum of 300.00 euros per person and pursuant to the exclusions set forth in these General Conditions, payment of compensation for material losses of luggage during the round trip and through any method of transport contracted through the organisation with which the hotel or apartment was reserved, and not with any other means of transport, as a consequence of:

- Theft (for these purposes, theft shall be understood as robbery committed through violence or intimidation towards persons or force with regard to inanimate objects).
- Damages caused directly by fire or theft.
- Damages and total or partial loss by the transport company.

With regard to stays over and above 90 consecutive days away from the habitual address, the luggage shall only be insured for the round trips to and from Spain

Valuable objects are included up to 50% of the sum assured for all luggage. Valuable objects are understood to be jewels, watches, crafted metal pieces, furs, pictures, objets d'art, silver and craftsmanship in precious metals, unique objects, mobile telephones and their accessories, cameras and photography and video complements, radiotelephony, capture and reproduction of sound and image, as well as their accessories, data processing material of all kinds, remote-control models and accessories, rifles and hunting guns, as well as their optical accessories, wheelchairs and medical apparatus, etc.

The jewels and furs are only covered against theft when they are deposited with the hotel safe or the INSURED PARTY carries these items with them.

Luggage that is left in cars shall only be considered to be insured if it is in the boot of a car and this is locked. From 10 p.m. until 6 a.m. the vehicle must remain inside a parking lot that is under surveillance. Vehicles entrusted to a transportation company are exempt from this restriction. Under no circumstances is theft from vans or people carriers covered as these do not have a boot that can be locked independently.

Valuable objects left inside the boot of a vehicle are only covered when this is in a garage or parking lot that is under surveillance.

The application of the proportional rule is expressly repealed in the event of a claim against this cover, and pay out shall be on a first loss basis.

EXCLUSIONS

This cover does not include:

a) Merchandise and material for professional use, currency, banknotes, travellers cheques, stamp collections, securities of whatsoever kind, identity documents and in general all hard copy documentation and securities, credit cards, tapes and/or disks with a memory, documents captured on magnetic bands or filmed, collections and material of professional nature, false limbs, glasses and contact lenses. For these purposes PCs are not considered professional material.

b) Robbery, except from inside hotel rooms or apartments when these are locked (robbery is hereby understood to mean any theft committed at a moment of inattention, without violence or intimidation towards persons or force with regard to inanimate objects).

c) Damages due to natural or normal wear and tear, bad habits or improper or insufficient packaging. Damages over time due to weather conditions.

d) The losses resulting from an object that has simply been mislaid or forgotten and not entrusted to a transportation company.

e) Theft while camping or caravanning in the wild. All valuable objects are totally excluded from any kind of camping.

f) The damages, losses or theft of personal effects and objects that have been left unattended in a public place or in premises that are placed at the disposal of several occupants.

- g) Breakage, unless this is caused through a transit accident; through simple theft or burglary; through armed aggression; through fire or through the extinguishing of the fire.**
- h) Damages caused directly or indirectly by war, civil or military disobedience, uprising, strikes, earthquakes and radioactivity.**
- i) Damages deliberately caused by the INSURED PARTY or through their gross negligence and those caused through liquid spillage inside the luggage.**
- j) All motor vehicles, as well as their complementary items and accessories.**

5. CIVIL LIABILITY

5.1 PRIVATE CIVIL LIABILITY

The INSURER shall be liable for pecuniary compensation of up to 30,000.00 euros per person. By virtue of articles 1902 to 1910 of the Civil Code, or similar provisions set forth in overseas legislation, the INSURER is obliged to pay the INSURED PARTY, in their status as a private citizen and as civilly responsible for bodily or material damages caused involuntarily to third-party individuals, animals or things. Third parties do not include the insurance POLICY HOLDER, the remaining parties covered under this policy, their spouses, ascendants and descendants or any other relative that lives with either of them, as well as partners, salaried personnel or any other person that depends on the POLICY HOLDER or the INSURED PARTY in a de facto or de jure manner, while these are acting within the scope of the aforementioned dependence.

This limit includes the payment of legal costs and expenses, as well as the setting up of legal bonds demanded from the INSURED PARTY.

EXCLUSIONS

The following are not covered:

- a) Any kind of liability that corresponds to the INSURED PARTY through the driving of motor vehicles, piloting of aircraft or vessels, as well as through the use of firearms.**
- b) The civil liability resulting from all professional, union, political or associative activity.**
- c) The fines or sanctions imposed by courts or authorities of whatsoever nature.**
- d) The liability resulting from taking part in the following professional sports, even as an enthusiast: mountaineering, boxing, bobsleigh, potholing, judo, parachuting, hang gliding, gliding, polo, rugby, shooting, yachting, martial arts and those sports carried out with a motor vehicle.**
- e) Damages to objects entrusted, for any reason, to the INSURED PARTY.**

You hereby expressly consent to the fact that information of a personal nature, received either now or in the future, is to be included in the records held by Compañía Europea de Seguros, S.A. The processing of this information is for the purpose of facilitating the establishment and implementation of contractual relationships that bind you to the company.

Please notify Compañía Europea de Seguros, S.A. of any change to these details.

You expressly consent to the processing of your health details provided to the company as a consequence of the request for assistance resulting through a claim. These details may be processed for the purpose of administering the provision of required assistance, as well as for determining the payment of expenses that have occurred and which have been paid by the interested party or, if applicable, the payment of compensation.

The details provided may be passed on to other insurance companies or public or private organisations related to the insurance sector. This is for statistical purposes as well as the fight against fraud or for coinsurance or reinsurance purposes.

This consent to the aforementioned processing is essential for the purpose of formalising the contractual relationship, which shall otherwise not be possible.

You likewise authorise Compañía Europea de Seguros, S.A. to process your details for the purpose of sending you information, including by e-mail, on products or services marketed by the company, group companies or third-party companies from the insurance or banking sector or those related with the tourist industry. These details may be used to determine profiles of consumption as well as for carrying out satisfaction surveys.

In the same manner, you hereby authorise the company to assign your details to the group companies and to companies related with the insurance, banking or tourist sector for the same purpose and through the same means.

Should details pertaining to natural persons other than the insurance policy holder be included in

this application, this person must be informed of the content of the previous paragraphs by the policyholder beforehand.

You have the right to access, oppose, correct and remove these details by writing to the insurance company at the following address: c/ Serrano, 213 – 28016 Madrid.

This company, in accordance with the provisions set forth in Order ECO/734/2004, has a Customer Service Department which will deal with all claims and complaints that may result from taking out of insurance contracts. It shall respond to these claims and complaints within a maximum period of two months from the date of presentation of the same in writing. The foregoing procedure may be carried out by post, or in person at our offices located at c/ Serrano, 213, 28016, Madrid or by sending an e-mail to sac@europeaseguros.com.

For these purposes:

Complaint is understood to refer to the functioning of the services provided to the insured parties by the INSURER and presented on the grounds of delays, discourtesy or any other kind of action that is observed.

Claim is understood to be the claim presented by the insured parties which lists the specific facts concerning actions or omissions of the company for the purpose of obtaining restitution of their interests and rights, when these actions or omissions in their opinion are in detriment to their interests or rights through a breach of contract or of the regulations governing transparency and client protection or of good practices and uses.

Should a ruling issued by our Customer Service Department fail to meet the claimant's expectations or fail to be carried out within the aforementioned period of two months, this claim may be re-presented before the ombudsman -a body that is attached to the Directorate General of Insurance.

The undersigned declares that they have received all the information as required by Article 107 of the Regulations of the Private Insurance Act, the nature of which is recorded in Article 104 of the aforementioned regulations. The undersigned declares that this information has been received prior to the signing of the contract and on this same date.

The policyholder has read and agrees to the contents herein and expressly accepts the restrictive and excluding clauses set forth in the General, Specific and Special Conditions of this policy.

COMPAÑÍA EUROPEA DE SEGUROS, S.A.

THE CONTRACTING PARTY



Estancias/Alquileres por persona



QUEDAN CUBIERTAS LAS SIGUIENTES GARANTÍAS DE LAS CONDICIONES GENERALES RIESGOS Y SUMAS ASEGURADAS POR PERSONA Y VIAJE EXTRACTO DE COBERTURAS

- | | |
|--|-----------------------------|
| 1.Reservation cancellation expenses. | · Up to 3,000 € per person. |
| 2.Repayment of holidays not completed. | · Up to 3,000 € per person. |
| 3. Assistance. | |
| 3.1 Early return due to serious accident in the home or professional office.. | · Included |
| 3.2 Sending of professional driver due to illness, accident or death of the insured party. | · Included |
| 3.3 Sending of a companion for the repatriation of minors. | · Included |
| 3.4 Sending of objects forgotten in the apartment or rented home. | · Up to 120 € |
| 4. Baggage | |
| 4.1 Material losses involving baggage. | · Up to 600 € |
| 5. Civil liability. | |
| 5.1 Private civil liability. | · 90,000 € |

EXTENSION OF THE GUARANTEES:

With the object of the benefits of guarantees and described limits of indemnification in each one of them, the address of the INSURED is the one of its habitual residence in its different countries of origin, reason why whenever it appears the word "Spain", it will be understood that it is the country of origin of the INSURED, and whenever it appears the word "foreign", the rest of all the other countries will be understood, except the one of the address of the INSURED.

Intructions in case of accident:

Contact EUROPEA DE SEGUROS by calling the following numbers.

Spain: 91 344 11 55

Rest of the world: 34 91 344 11 55 (ask the operator for a reverse charge call)

* Baggage:

In case of theft, a copy of the declaration presented to the local police or authority must be provided, detailing the corresponding circumstances.

In case of damage or loss caused by the transport company, a certificate issued by the transport company must be provided, detailing the corresponding events.

* Accident: Report the event as soon as possible to Cía. Europea de Seguros.

* Civil liability: A document must be provided detailing the events, together with all the documents that have been provided by the damaged parties, indicating their names and addresses. No claim whatsoever may be accepted, negotiated or rejected without the express authorisation of the INSURER.

VERY IMPORTANT: CLAIMS RELATED TO THE ABOVE RISKS SHALL BE MADE ON RETURN FROM THE TRIP AND SENT TO EUROPEA'S ADDRESS.

* Assistance:

Assistance must be requested by telephone, giving the name of the insured party, the insurance policy number, the place and telephone number where you are located and the description of your problem.

DUTY TO INFORM THE INSURED PARTY

Before taking out the insurance, the party insured by virtue of this certificate has received the following information in accordance with the provisions laid down in article 60 of the Private Insurance Supervision and Regulation Act and in articles 104 to 107 of the corresponding regulations:

The Insurer of the policy is **COMPAÑÍA EUROPEA DE SEGUROS**, a public limited company incorporated in Spain, with registered office at calle Serrano, 213, MADRID 28016.

The legislation applicable to the insurance contract is that of Spain, in particular, the Insurance Contract Act 50/1980, of 1 October.

In the event of litigation with the Insurer, the Insurant or Insured party may resort to arbitration and to the ordinary courts of justice of Spain, regardless of their right to file the corresponding claims before the General Department of Insurance.