

COTCARD DIAMOND



Policy number: 37868

GUARANTEES	LIMITS
MEDICAL CARE GUARANTEES	
Medical, pharmaceutical or hospitalization expenses	
Abroad	30.000 €
Medical expenses of hospitalization in the country of origin or residence due to continuity	6.000 (Max 30 days)
Dentistry emergency expenses during a trip abroad	500 €
Advance of fees for hospitalization abroad	30.000 €
Extension of Stay	200 € day/7 days max.
Extension of stay in a hotel medical quarantine or alarm state declaration or border closure notice	30 € day/30 days max.
Shipping of medicines abroad	Unlimited
Medical transfer or medical repatriation	Unlimited
Sending specialist doctor abroad	Unlimited
Return Expenses by hospital discharge	1.000 €
Travel expenses of the companion	Unlimited
Lodging expenses of the companion of the hospitalized insured person	200 € day/7 days max.
Return expenses of the companions	Unlimited (Max 3 companions)
Transfer or repatriation of mortal remains	Unlimited
Travel expenses of the companion of mortal remains	Unlimited
Lodging expenses of the companion of mortal remains	200 € day/5 days máx.
Return of the companions of the deceased	Unlimited (Max 3 companions)
Help for the family	250 €
Lost or Stolen personal documents abroad	200 €
Loss of keys of the hotel	60 €
Deposits and legal expenses abroad	3.000 €
Legal Assistance Abroad	3.000 €
TRAVEL ASSISTANCE GUARANTEES	
Loss or theft of baggage	600 €
Delay in the delivery of luggage registered in public transport	+ 6 hours: 150 € + 12 hours: 300 €
Trip delay	+ 6 hours: 300 € + 12 hours: 600 €
Loss of connections	150 €











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Access to V.I.P. services due to incidents during travel	100 €
Early return of the insured person due to the death of a family member	Unlimited
Early return of the insured person due to the hospitalization of a family member	Unlimited
Early return of the insured person due to the residence of the insured person or business premises	Unlimited
Early return due to declaration of alarm state declaration or border closure notice	1.500 €
TRAVEL ASSISTANCE SERVICES GUARANTEES	
Traveler information service	Included
Location of lost baggage or personal objects	Included
	€ 30,000
Personal Civil Liability	maximum per policy and year of € 600,000 (allowances € 60 and € 200 US)
Death and absolute disability by accident	20.000 €











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HANDLING OF CLAIMS:



You shall request assistance by telephone (collect call) at number 91.572.43.43 and if you call from abroad at 34.91.572.43.43. You shall indicate the following:

- * Name and Last Name.
- * Number of the insurance policy.
- * Address and phone number where you are at.
- Description of the problem suffered.

Guarantees and benefits that have not been requested from the Insurer and have not been made by or with their agreement, shal I not give rise to a subsequent reimbursement or compensation, however, when the Insured person, due to circumstances of force majeure, cannot contact the Assistance Center he may request the reimbursement of the expenses by writing to IRIS GLOBAL Soluciones de Protección Seguros y Reaseguros S.A C / Ribera del Loira, 4-6, 28042 MADRID, providing the following:

- * Reasons for not contacting the Assistance Center.
- * Number of the insurance policy.
- * Original receipts or invoices for the expenses incurred.
- * Medical report stating the diagnosis of the illness and, if necessary, the need to be repatriated.
- * Death Certificate and documentation proving the degree of kinship with the deceased for cases of repatriation due to death of a relative.

This document is provided for information purposes only. It does not constitute a contractual document, so it does not replace the General and Particular Conditions, as well as its limitations and exclusions, of the policy itself, all of which shall prevail in case of discrepancy.











