



COURSE CANCELLATION INSURANCE

TERMS & CONDITIONS

We recommend taking out course cancellation insurance to protect you in the event of unforeseeable incidents. We offer course cancellation insurance for our students via InterMundial - Correduría de Seguros.

SUMMARY OF RISKS / INCIDENTS THAT ARE COVERED

1. SICKNESS & DEATH

Serious sickness, serious accident or death of:

- The Insured Party and
- First or second degree ancestors or descendants.

Preexisting medical conditions and mental illness are not covered by the insurance. Conditions that are covered include:

- Death of a family member with a third-degree relationship.
- Medical quarantine.
- Complications of a pregnancy and / or miscarriage of the Insured Party.
- Summons for an organ transplant of the Insured Party.
- Emergency surgery of the Insured Party.

2. PERSONAL & FAMILY MATTERS

- Knowledge, after purchase of the reservation, of the tax obligation to carry out parallel statement of income whose amount to be liquidated exceeds 600€.
- Subpoena for divorce proceedings.
- Notification of the arrival of an adopted child or sibling of the Insured Party prior to the start of the course for a date in which the Insured Party would have been at the course.
- An intent to visit or see the Insured Party by a person who has been legally prohibited.
- Compliance with imprisonment from one of the parents of the Insured Party.

3. WORK & EMPLOYMENT

- A forced work transfer for a period of over 3 months.
- Entry into a new work position with a different company and a new contract.
- Extension of an employment contract notified after the signing of the policy.
- Legal declaration of suspension of payments or bankruptcy of the company of the Insured Party or the parents of the Insured Party.
- Employment dismissal of the Insured Party or the parents of the Insured Party.

4. LEGAL MATTERS & APPEARANCES



- Appearance at official Civil Servant Exams held through a public organization on a course date after signing the policy.
- Summons as a member of an Electoral Board on a course date after signing the policy.
- Concession of official grants and scholarships after signing the policy.
- Summons for appearance and signing of official documents known and notified in writing after signing the policy.
- The obtainment of a trip and /or stay which is similar to that purchased, but in a cost-free manner, by public lottery and a certified by Public Notary.
- The police detainment of the Insured Party for causes which are not criminal.
- Summons as Party, Juror or Witness to a Court of Justice on a course date after signing the policy.

5. THEFT, LOSS & VISAS.

- Theft of documentation or luggage which makes it impossible for the Insured Party to begin or proceed with his or her journey.
- Refusal to grant visas for unjustified causes.
- Serious losses which affect the usual and/or secondary residence of the Insured Party of the professional locale.

6. DISASTER & AFFECTED AREAS

- The official declaration of a disaster area in the place of residence of the Insured Party or in the destination point of the journey.
- Acts of aerial, terrestrial or naval piracy which make it impossible for the Insured Party to begin or continue his or her journey.

7. ADDITIONAL SITUATIONS

- Cancellation by a travel companion who subscribed the same type of services, as a consequence of any of the causes described in the policy.
- Expenses for ceding the journey and/or stay purchased by the INSURED PARTY to a third party.
- Failing of subjects which are prerequisite for undertaking the course.



PRICES

Prices are valid until 31/12/2016

COURSE COST	PRICE / PERSON
Between 0 & 500€	34€
Between 501 & 1,000€	55.50€
Between 1,001 & 3,000€	78.50€
Between 3,001 y 6,000€	113€
Between 6,001 y 9,000€	226€
Between 9,000 & 18,000€	312€
More than 18,000€	Please consult us.

VERY IMPORTANT: In order for the Course Cancellation Insurance to be valid it **MUST** be bought at the same time as the student enrolls in the course. If the student buys the insurance after enrolling it will only be valid during the journey to the school.

CANCELLATION OF THE COURSE BEFORE THE START DATE

The indemnity shall be determined from the first date of the event which impedes travel appearing in the documentary proof. If the insured party cancels the course before the start date the amount refundable will include the **amount of registration fee +100% of actual cost (as demonstrated by vendor’s invoice)**.NOTE: The maximum refundable amount will be determined by the total cost of the course as contracted by the Insured Party excluding the cost of insurance.

CANCELLATION OF THE COURSE ONCE IT HAS STARTED (INTERRUPTION)

The indemnity shall be determined from the first date of the event which impedes travel appearing in the documentary proof. . If the insured party cancels the course **DURING** the course the amount refundable will be for the remaining unused days of the course using the following model: divide the total course cost by the total number of days and then multiple the “daily amount” by the number of remaining unused days (up to a maximum of 4,000€).

For example, if the Insured Party is enrolled for a 20 day course for which the total cost is 4,000€ the following fates would be applied.

- 19 days remaining. Refund of 3,800€
- 10 days remaining. Refund of 2,000€
- 1 day remaining. Refund of: 200€