

## GENERAL TERMS AND CONDITIONS OF THE CONTRACT SIGNED BETWEEN GLOBAL EXCHANGE AND EUROP ASSISTANCE ESPAÑA, S.A. DE SEGUROS Y REASEGUROS

### Inclusive Insurance

#### INSURER

**EUROP ASSISTANCE ESPAÑA, S.A. DE SEGUROS Y REASEGUROS** (hereinafter **EUROP ASSISTANCE** or the "Insurer"), which assumes the risk defined herein.

#### POLICYHOLDER

**GLOBAL EXCHANGE** which, together with the Insurer, signs this contract and to whom the corresponding duties derived in contract apply, excepting those which, due to the nature thereof, must be fulfilled by the Insured Party.

#### INSURED PARTY

The individual person, who is a client of **GLOBAL EXCHANGE**, changes currency at one of the establishments thereof in order to undertake a journey away from the usual place of residence and who is notified to **EUROP ASSISTANCE**.

#### THEFT

Theft of the items which are the purpose of the insurance with violence or intimidation to persons or employing force.

#### INSURED LOSS

For the purposes of the Contract herein, insured loss shall be understood to consist of any unforeseen event defined in the coverage which may give rise to provision, notwithstanding the general exclusions and those specifically determined for each item of cover. An event or series of events entailing detriment due to the same original cause shall be considered as constituting a single, individual insured loss. In the event that the detriment arises from different original causes, as many insured losses as different original causes shall be considered.

#### PURPOSE OF THE INSURANCE

The purpose of the contract herein is to establish insurance against the theft of personal money.

#### TERRITORIAL SCOPE

Coverage under the contract herein shall be valid **WORLDWIDE**.

#### INSURANCE TERM

**The maximum insurance term is set at 20 days** as of the currency exchange, provided that the Insured Party has not already returned to the usual place of residence thereof.

#### PROCEDURES IN THE EVENT OF INSURED LOSS

Following an event which may give rise to the provision of any of the cover herein, notification of the insured loss within the 7 days following the occurrence thereof shall be an essential prerequisite of cover, **by means of a call to the telephone number 902.88.40.04 from Spain or +34.91.769.04.05 if abroad or by any other means which provides proof of the notification of said loss.**

In the event that the aforementioned notification is prevented by force majeure, steps must be taken forthwith to end the circumstance impeding notification. Contact having been established, the insured party shall indicate: name and surname, location of the occurrence of the insured loss, contact telephone number or email address and shall detail the circumstances of the insured loss and the cover affected.

Having received notification, **EUROP ASSISTANCE** shall give the necessary instructions with the aim of providing the service requested. In the event that the Insured Party acts contrary to the instructions given by **EUROP ASSISTANCE**, **the expenditure incurred thereby shall be borne by the Insured Party.**

#### **THE REIMBURSEMENT OF ANY EXPENDITURE MAY BE REQUESTED BY WRITING TO APARTADO DE CORREOS 36316 (28020 MADRID) OR [www.roleurop.com/global](http://www.roleurop.com/global). PRESENTATION OF THE ORIGINAL INVOICES AND JUSTIFICATION STATEMENTS SHALL BE NECESSARY IN ALL CASES**

Reimbursements made by **EUROP ASSISTANCE** shall be performed in compliance with Spanish law, in particular with regard to the stipulations concerning payments in cash and capital flows out of the national territory. In the case of the costs of the contingencies covered which the Insured Party had paid in cash outside of Spain, **EUROP ASSISTANCE** shall solely reimburse an amount equivalent to or exceeding 10,000 Euro or collateral thereof in foreign currency where a bank statement is supplied of the withdrawal outside Spain or where a declaration is made pursuant to Article 34 of Act 10/2010 on the prevention of money laundering.

#### PROCEDURES TO BE UNDERTAKEN BY THE INSURED PARTY IN THE EVENT OF A COMPLAINT

**EUROP ASSISTANCE** makes a Complaints Service system available to Insured Parties, the Regulations of which may be consulted at the website [WWW.EUROP-ASSISTANCE.ES](http://WWW.EUROP-ASSISTANCE.ES) Policyholders, insured parties,

beneficiaries, aggrieved third parties or assignees of any of the aforementioned may present complaints in the section "Customer Protection" of the website or in writing to the Complaints Service:

Address:

Servicio de Reclamaciones  
Cl. Orense, 4 – Planta 14  
28020 - MADRID

This independently managed Service shall, within a maximum period of 2 months, attend to and resolve the written complaints directly addressed to it, in compliance with the Statute ECO/734/2004, dated March 11 and Act 44/2002, dated November 22.

Having exhausted the procedure of the Complaints Service, the complainant may present the complaint to the 'Comisionado para la Defensa del Asegurado y del Participe en Planes de Pensiones' (Commission for the Defense of Insured Parties and Pension Plan Participants) which is assigned to the General Directorate of Insurance and Pension Funds, the address of which is:

Pº de la Castellana, 44  
28046 - MADRID

#### **LEGISLATION AND GOVERNING LAW**

For the purposes herein, the Insured Party and **EUROP ASSISTANCE** shall be subject to Spanish legislation and jurisdiction. A judge having jurisdiction at the usual place of residence of the Insured Party shall acknowledge the entitlements in contract.

#### **INSURANCE LIMITS**

Coverage under the contract herein shall be limited to one insured loss per annual insurance term for each of the guarantees described.

### **INSURANCE COVERAGE**

#### **1.- Theft of personal money**

In the event of the theft of the foreign currency changed at one of the establishments of **GLOBAL EXCHANGE** by the Insured Party, **EUROP ASSISTANCE** shall indemnify, **up to a limit of 100 or 300 Euro per insurance policy subscribed (according to the premium paid), following the submission of the police report made in the country where the exchanged currency is stolen along with the original receipt for the currency exchange.**

**The indemnity shall be paid in Euro.**

**Exchanges to the currency of the country of the usual place of residence of the Insured Party are excluded.**

#### **2.- Curtailment due to serious insured loss**

In the event that, during a journey undertaken by the Insured Party, a serious insured loss (fire, burglary or flooding) occurs at the usual place of residence or professional premises thereof (where the Insured Party is the legal representative of the company affected and/or the presence thereof is necessarily required), **EUROP ASSISTANCE** shall make available to the Insured Party a return scheduled airline ticket (economy class) or rail ticket (first-class) to the usual place of residence thereof.

#### **3.- Loss or theft of travel documents**

**EUROP ASSISTANCE** shall reimburse the corresponding administrative and procurement expenses incurred by the Insured Party to replace credit cards, bank cheques, travellers cheques or fuel cheques, travel tickets, passport or visas which have been lost or stolen during the journey or stay, **up to a limit of 100 Euro.**

**The damages occasioned by the loss or theft of a passport or the unlawful use thereof by a third party are not covered and, consequently, shall not be indemnified.**

#### **4.- Luggage search.**

In the event that the Insured Party suffers a delay or loss of luggage, **EUROP ASSISTANCE** shall assist in the search, advising on the steps to present the corresponding formal complaint. In the event that the luggage is found, **EUROP ASSISTANCE** shall deliver it to the Usual Place of Residence of the Insured Party provided that the presence of the owner is not required for the recovery thereof

#### **5.-Advance of funds.**

**EUROP ASSISTANCE** shall, where necessary, advance funds to the Insured Party, **up to 3,000 Euro. EUROP ASSISTANCE shall request some form of guarantee from the Insured Party to secure the repayment of the advance. In any event, the amounts advanced must be repaid to EUROP ASSISTANCE within a maximum period of 30 days.**

#### **6.- Fraudulent use of cards.**

**EUROP ASSISTANCE** shall reimburse **up to 150 Euro** herein in the event of the fraudulent use of the credit or debit card in the period of 24 hours prior to the notification of theft or loss, following justification on the part of the bank and **up to a limit of 150 Euro** per policy subscribed.

In the event of the theft of the card, it shall be essential to present the corresponding formal report made to the competent authorities where the event took place.

**The cover herein excludes the withdrawal of cash from cash machines (ATMs).**