

Travel Assistance

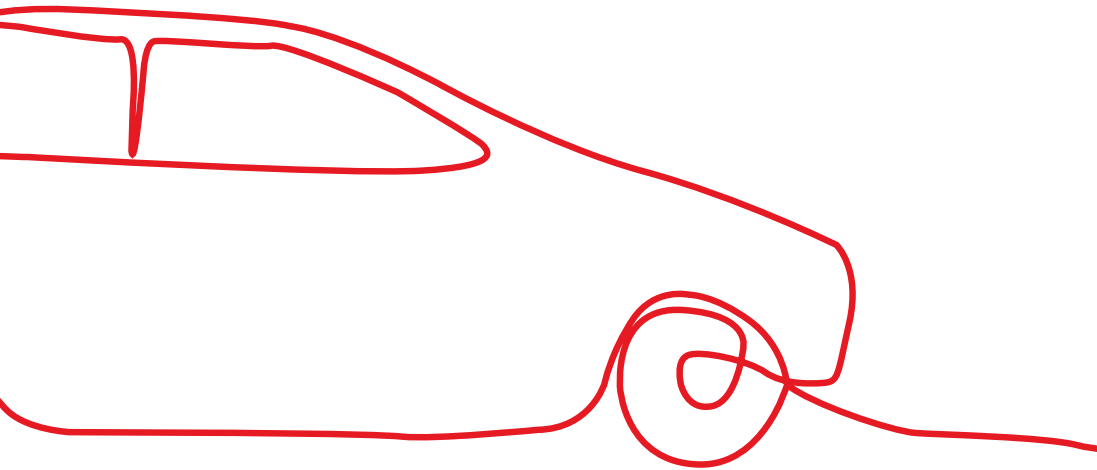


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for your peace of mind and safety.

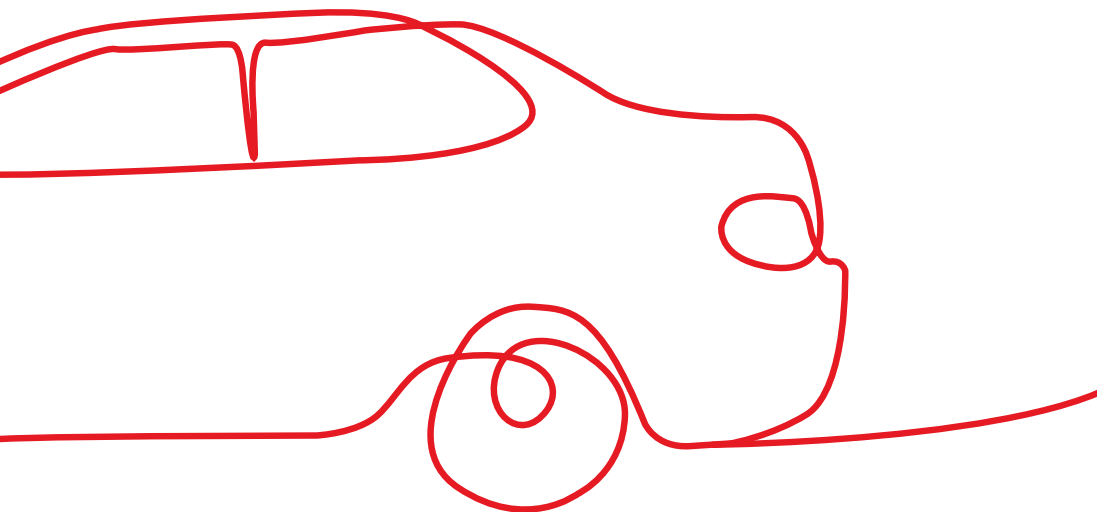
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# **Travel Assistance**



## Travel Assistance

<b>I Travel Assistance to the Insured Vehicle</b> .....	3
Vehicle	
Territorial scope	
Services	
Optional Coverage .....	5
<b>II Travel Assistance for People</b> .....	7
Insured	
Territorial scope	
Services	
<b>III Emergency Health Care for People</b> .....	12
Insured	
Territorial scope	
Services	
<b>IV Mechanical Assistance Coverage</b> .....	13
<b>V Exclusions for Travel Assistance Coverage</b> .....	16

## Travel Assistance

Línea Directa **Travel Assistance** is organized into three main sections, each one describing and defining the following areas of coverage: Insured Vehicle Assistance, Travel Assistance to People and Emergency Health Care.

Finally, in Chapter IV you can find all the exclusions applicable to Travel Assistance grouped together.

To apply for any Travel Assistance services you should contact **Línea Directa**, who will attend to you 24 hours a day at the following telephone numbers:

- From any point in Spain dial freephone **900 120 123**.
- From abroad you can dial the following telephone numbers: **00 800 80 120 123 / 00 34 91 807 42 56**.

**Línea Directa** will only accept services requested from and authorised by its Assistance centre.

For entitlement to the services listed herein, the Policy must be valid and the premium payments must be up to date. **Línea Directa** may request that you provide the latest receipt of payment for the current year.

The insured must sign the Assistance Form submitted by the mechanic designated by **Línea Directa** and, if the assistance provided leads to any payment, the insured will receive the corresponding receipt.

### I. Travel assistance to the insured vehicle

#### Vehicle

The insured car whose registration number appears in the Special Conditions of the automobile insurance policy taken out with **Línea Directa**.

#### Territorial scope

Vehicle assistance will cover all of Spain, the rest of Europe and Mediterranean countries. Assistance is provided from km 0, i.e. from the place where the insured vehicle is immobilized, except in those cases where expressly stated otherwise.

#### Services

Those described in articles 1 to 8.

#### **Article 1.- Emergency repair in the place of immobilization of the vehicle**

When the insured vehicle is immobilized, **Línea Directa** will provide the technical assistance necessary to attempt an emergency repair on the spot to enable the vehicle to start or continue, **provided that this repair does not exceed 30 minutes**. If the repair cannot be completed in a maximum of 30 minutes, the terms of the following article shall apply.

When the immobilization is due to lack of fuel, Línea Directa will take the insured vehicle to the nearest petrol station.

In the event of a tyre blowout or puncture, Línea Directa will seek the necessary help to replace the above with a spare.

This specifically excludes the cost of fuel and of the spare parts required to carry out such repair work, as well as any penalties which might be imposed on the driver for the vehicle's lack of fuel.

### Article 2.- Towing costs

**a** Towing costs in Spain. In the event of an accident or breakdown preventing the insured vehicle from proceeding under its own power; or in the event of broken windows, Línea Directa will defray the cost of towing to the nearest official garage of the make or one chosen by the insured, provided that the latter is located at the same distance or nearer.

**b** Towing costs abroad. If the vehicle is immobilized abroad by a breakdown or accident, Línea Directa will defray the cost of towing to the nearest official dealer or garage, up to a maximum of 100 kilometres.

### Article 3.- Dispatch of spare parts

In case of a breakdown or accident more than 25 km/h from the usual residence of the insured, Línea Directa will dispatch the spare parts necessary to repair the vehicle by the swiftest means at its disposal. This service will be offered provided that the spare parts do not exceed a maximum weight of 50 kg and it is not possible to obtain them at the place of the accident.

Línea Directa will defray the costs of transport and, if necessary, will advance the cost of the spare parts. The amount of the latter must previously have been deposited through a third party at the address of the Insurer; or a deposit at the financial institution indicated by Línea Directa must have been made.

### Article 4.- Recovery

If the vehicle overturns or has an accident in which it leaves the road and cannot return under its own power; Línea Directa will leave it in a position to move again or be towed. This service is available for vehicles travelling on ordinary thoroughfares to which access is lawful and possible, in accordance with the characteristics thereof, and provides cover up to a maximum of €300.

### **Article 5.- Transport of the vehicle in the event of accident, breakdown or theft**

If the vehicle has an accident or breakdown more than 25 kilometres from the insured's usual place of residence and cannot be repaired within 5 working days, **Línea Directa** will defray the cost of transporting the vehicle to the official garage of the make nearest to the insured's usual place of residence.

The same coverage is offered in case of robbery or theft if the vehicle was recovered after the Insured's return to their place of residence.

### **Article 6.- Lawful abandonment costs**

If the cost of repairing the vehicle in the event of a breakdown or accident exceeds its market value, **Línea Directa** will defray the cost of lawful abandonment wherever it is located or, if this is not possible, the cost of transporting it to a place where it can be lawfully abandoned.

This guarantee applies when the insured vehicle is more than 25 kilometres from the insured's usual place of residence and cannot be combined with the guarantee described in the foregoing article.

### **Article 7.- Legal custody costs**

If after a breakdown, accident, robbery or theft of the insured vehicle the vehicle has to

remain in custody more than 25 kilometres away from the insured's usual place of residence, **Línea Directa** will defray the costs for this service up to a limit of €160.

### **Article 8.- Obtaining and dispatch of duplicate keys**

In the event of loss or theft of the vehicle's keys outside Spanish territory and over 25 km from the insured's usual place of residence, **Línea Directa** will do everything in its power to obtain duplicates and dispatch them by the swiftest means possible, up to a maximum of 125 euros.

For the purposes of this guarantee, the insured must provide identification details of the keys or the address at which duplicates may be found.

## **Optional Coverage**

The services defined in this section are complementary and must be expressly procured.

Please consult the Special Conditions of your Policy if you have taken out these forms of coverage.

### **Article 9.- Replacement vehicle**

If the insured vehicle is immobilized for the reasons and for the periods referred to in this article, the insured will be provided

with a replacement vehicle never in a category higher than group C. For these purposes the classification shall be in accordance with that of the car rental companies in the area in which the vehicle is to be hired.

Accepted immobilization causes:

**a** Any accident which prevents the vehicle from proceeding under its own power and which requires more than 24 hours of immobilization to be repaired. In these cases, once the repair estimate is approved by Línea Directa, the insured will be provided with a replacement vehicle for a maximum period of 21 days. This coverage expressly excludes breakdown of the insured vehicle.

**b** In the event of a total write-off, a replacement vehicle will be provided for a maximum period of 15 days. A total write-off means any accident in which the cost of repair exceeds 100% of its market value.

**c** If the vehicle is stolen, a replacement vehicle will be provided when at least 24 hours have elapsed after the theft is reported until the stolen vehicle is recovered and for a maximum period of 30 days. Before requesting this service, the insured must send details of the theft to Línea Directa together with the police report form.

The services listed in this article cannot be combined with one another or with the service described in article 11 c) and are subject to the availability of the vehicle

rental companies in the area and the rental conditions thereof (for example, payment guarantee with credit card, specific age requirements, etc...)

All the time periods refer to consecutive calendar days. Línea Directa will only attend to services requested from and authorised by its Assistance Centre. Should delivery of a replacement vehicle prove impossible for any reason, Línea Directa will provide financial compensation of €30 per day, up to the maximum number of days covered for each cause of immobilisation.

The insured shall be entitled to a replacement vehicle or, where applicable, financial compensation for a maximum of three times for each period of cover, and provided that the conditions described in this article are met.

Línea Directa will pay the sum of the financial compensation by means of bank transfer to the account through which the policyholder's direct debit payment of the premium is made.

#### **Article 10.- Long-distance towing**

In the event of accident, broken windows or breakdown occurring in Spain, France, Portugal, Andorra and Gibraltar, and which prevents the insured vehicle proceeding under its own power, Línea Directa will meet the cost of towing the vehicle to the garage chosen by the insured in Spain.

If the accident or breakdown occurs in a country other than those mentioned above, Línea Directa will meet the cost of towing the vehicle to the nearest official garage of the make, or to the garage of the insured's choice, provided that this is no further away, up to a maximum of 100 kilometres.

## II. Travel Assistance for People

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### Insured

Insured parties are considered to be all the lawful occupants of the insured vehicle on journeys it undertakes.

### Territorial scope

Coverage will include journeys made by the insured vehicle in Spain, the rest of Europe and Mediterranean countries from a distance in excess of 25 kilometres from the policyholder's usual place of residence where this is in the Iberian Peninsula, and from 10 kilometres where it is in the Balearic or Canary Islands.

### Services

Described in Articles 11 to 28.

### **Article 11.- Assistance for people in the event of breakdown, accident or theft**

In the event that the vehicle is immobilized due to a breakdown accident or theft and repairs cannot be completed on the same day as the incident, the insured may opt for one of the following non-cumulative services:

**a** Accommodation in a hotel of up to 4 stars for a maximum of 4 nights.



**b** Transfer to the insured's usual place of residence or to their destination, **provided in the latter case that the cost does not exceed that of returning home.** The Insurer shall determine the most suitable means of transport.

**c** Supply of a group C rental vehicle with unlimited mileage **for a maximum of 24 hours.** This service is subject to availability at vehicle rental companies and to their service conditions.

#### **Article 12.- Transport cost of the insured to collect their vehicle**

In cases b) and c) of the foregoing article, and once the vehicle has been repaired, **Línea Directa** will defray the cost of transporting the insured or another person designated by the insured to collect the vehicle. The same service applies in the case of theft where the vehicle is recovered in working order.

#### **Article 13.- Costs of extended hotel stay**

If the insured becomes ill or has an accident in the course of a journey in the vehicle, such that he/she is unable to return, **Línea Directa** will defray the costs arising from extension of the stay in a hotel of **up to 4 stars for a maximum of 10 days**, subject to submission of a physician's report.

#### **Article 14.- Return of the insured to their place of residence**

If the insured is hospitalised, **Línea Directa** will meet the cost of return transport to their usual place of residence in Spain as soon as this is possible.

#### **Article 15.- Accommodation costs for other occupants of the vehicle**

In the event that in the course of a journey the insured unexpectedly becomes ill or has an accident and requires hospitalisation, **Línea Directa** will defray the accommodation costs for the other occupants of the vehicle at a **hotel of up to 4 stars**, until the end of hospitalization and **up to a maximum of 10 days**, subject to submission of a physician's report.

### **Article 16.- Return of the other occupants of the vehicle**

Where one or more of the insured have been transferred due to illness or accident and this fact prevents the other occupants from returning home in the vehicle, **Línea Directa** will transport them to their usual place of residence in Spain or to where the insured is hospitalised.

### **Article 17.- Escort of minors or disabled people**

If the insured transferred due to illness or accident was travelling as the exclusive companion of children under the age of 18 or people whose state of health requires special care, **Línea Directa** will organize and pay for a round trip by an escort or a person designated by the insured to accompany them back to their usual place of residence in Spain.

### **Article 18.- Dispatch of a professional driver**

**Línea Directa** will undertake to send a professional driver to collect the vehicle and transport its occupants to their usual place of residence in Spain or to their destination in the following cases:

**a** If the insured driver is repatriated or transported in the conditions referred to in article 29.

**b** Death of the insured driver.

**c** Illness or accident preventing the insured from driving.

The foregoing shall apply provided that no other passenger can substitute the insured in driving the vehicle. **Línea Directa** will defray the costs incurred by the driver, not including fuel, tolls and other costs specific to the vehicle.

### **Article 19.- Repatriation or transport of the insured in case of death**

In the event of the insured dying in the course of a journey with the vehicle, **Línea Directa** will defray the cost of post-mortem preparation and the transport of the body from the place of death to the place of burial in Spain. **Burial and funeral expenses** for the deceased are not included.

### **Article 20.- Transport of the other occupants due to death of the insured**

In the event that the deceased insured person was travelling in the vehicle with other occupants, **Línea Directa** will also defray the cost of transporting them to their respective places of residence in Spain or to the place of burial of the deceased.

#### **Article 21.- Return of the insured due to death of a relative**

In the event that the insured has to break off a journey due to the death or serious accident or illness of his/her spouse, siblings or family members within the second degree of consanguinity, **Línea Directa** will organise and defray the cost of transport to the place in Spain where the event concerned took place. The insured must subsequently provide evidence of the event warranting this service **within a maximum of 15 days**.

**Línea Directa** will also defray the cost, when necessary, of returning the insured to the place where he/she was before the casualty occurred.

#### **Article 22.- Cost of legal assistance abroad**

In the event that the insured is prosecuted as a result of a traffic accident abroad, **Línea Directa** will reimburse the costs of engaging an interpreter, solicitor and/or lawyer, **up to a maximum of €1,500**.

In all cases the choice and appointment of the interpreter, barrister or lawyer shall rest with the insured, who must present invoices in evidence of the expense.

#### **Article 23.- Advance of bail abroad**

In the event that the insured is prosecuted as a result of a traffic accident abroad, **Línea Directa** will provide an advance on account to cover the cost of bail, **up to a maximum of €6,020**. Upon requesting this service, the insured must undertake in writing to return the sum advanced within a maximum of 3 months from the date of the corresponding request.

Should the sum advanced be returned directly to the insured before the expiry of three months, the insured is obliged to repay it immediately to **Línea Directa**.

**Línea Directa** reserves the right to ask the insured to provide some kind of surety or guarantee in respect of repayment of the advance.

#### **Article 24.- Recovery and dispatch of luggage**

In the event of theft of luggage and personal effects or documents, **Línea Directa** will advise the insured on how to report the theft. Both in this case and in the case of loss or misplacement, if the objects are subsequently recovered, **Línea Directa** will have them sent to wherever the insured is or to their usual place of residence in Spain.

#### **Article 25.- Relaying of urgent messages 24 hours a day**

**Línea Directa** will undertake to relay any urgent messages from the insured in connection with the previously stipulated events.

#### **Article 26.- Advance of funds**

If in the course of a journey abroad the insured is left without cash due to theft, loss of luggage, illness or accident, or if the vehicle has an accident or breakdown and the insured needs funds to cover the cost of repairs, **Línea Directa** will remit **up to €1,600**. In order to receive this service, this amount must previously be deposited at the Insurer's address by means of a third party, or a deposit must be made with the financial institution indicated by **Línea Directa**.

#### **Article 27.- Securing safe conducts**

**Línea Directa** will meet the costs of negotiating and securing any safe conducts that the insured may require for repatriation to Spain in the event that, as a result of an accident, theft or robbery in the course of a journey abroad, the insured is not in possession of his/her identity card, driver's licence, vehicle licence or ITV (official roadworthiness test certificate).

**Línea Directa** shall not be liable in respect of any damages arising from such circumstances, nor for undue use of such documents by third parties.

#### **Article 28.- Transport of pets**

**Línea Directa** will meet the expense of transporting pets of **up to 75 kg** that accompany the insured in the event that the insured has to be transferred home under any of the clauses in this Policy.

### III. Emergency Medical Care

#### Insured

Insured persons are the lawful occupants travelling in the insured vehicle on any journey.

#### Territorial scope

Emergency Medical Care covers any journeys that the insured vehicle makes in Spain, the rest of Europe and Mediterranean countries, **at least 25 kilometres away from the policyholder's usual place of residence if this is in the Iberian Peninsula, and at least 10 kilometres away if it is in the Balearic or Canary Islands.**

#### Services

Those described in articles 29 to 34.

#### **Article 29.- Transport to hospital in the event of injury or illness**

If in the course of a journey in the insured vehicle, the insured suffers an accident or illness which in the opinion of a doctor requires transport to hospital, **Línea Directa** will organise and meet the expenses of transport by the most appropriate means to the nearest hospital that possesses the requisite facilities.

For this purpose, **Línea Directa** will provide the services of its own medical staff, who

will contact the attending physician to determine the need and the most appropriate means to transport the insured to the most suitable hospital in the country where the insured first received medical attention as a result of the casualty.

#### **Article 30.- Travel of a companion in the event of hospitalisation**

Where the insured has been hospitalised and hospitalisation is expected to last for **more than 2 days**, **Línea Directa** will provide return travel from Spain for a relative or another person designated by the insured to accompany them on the homeward journey.

#### **Article 31.- Cost of companion's accommodation**

Where the service mentioned in the foregoing article is provided, **Línea Directa** will also meet the cost of the companion's accommodation **for up to 10 days in a hotel of up to 4 stars.**

#### **Article 32.- Medical costs abroad**

**Línea Directa** will meet medical, surgical, pharmaceutical, hospitalisation and ambulance costs **incurred abroad and prescribed by a doctor**, arising from an

illness or accident occurring in the course of a journey abroad by the insured, up to a maximum of €6,020.

#### **Article 33.- Dental treatment abroad**

If in the course of a journey abroad the insured requires dental treatment, **Línea Directa** will meet the expenses of dental treatment up to a maximum of €160.

#### **Article 34.- Dispatch of medications abroad**

If in the course of a journey abroad the insured requires medications essential to a course of medical treatment and these prove to be unavailable in the area in which they are travelling, the Insurer will undertake to source such medications and dispatch them to the locality in which the insured is staying. **Línea Directa cannot accept liability for non-delivery, or delays in delivery, due to causes not attributable to the Insurer. The cost of the medication is excluded from this guarantee and must be paid by the insured to the Insurer upon delivery thereof.**

## **IV. Mechanical Assistance Coverage**

### **Insured**

The person declared as the Policyholder in the Special Conditions of the car insurance purchased, and the legitimate driver of the insured vehicle at the time of occurrence of the events included by this coverage.

In addition, the car insurance policy must be valid and the premium paid up to date, and the last receipt of the current annual period may be requested.

### **Insurance Company**

Company that assumes coverage of the types set out in the Special Conditions, in this case, **Línea Directa Aseguradora, S.A.**, Insurance and Reinsurance Company (hereon in the Insurer).

### **Territorial scope**

The territory for this Remote Mechanic product includes the territory of Spain.

### **Vehicle**

The insured car, whose registration number is contained in the Special Conditions of the insurance policy taken out with the Insurer.

### **Services**

The following services are guaranteed:

#### **I. Online Mechanical Assistance:**

The Insurer guarantees, within the limits established in the Special Conditions, and in

the event of a warning light appearing in the insured vehicle, the following services:

**1.-Telephone and/or electronic advice**, for the interpretation of warning lights that appear on the dashboard of the vehicle and in order to try to find the source of the failure.

**2.-Appointment** at one of the Insurer's partner garages for vehicle repair in the event that the warning light appearing shows a fault that must be repaired.

**3.-Diagnosis.** The Insurer will pay the cost of expenses in diagnosis and interpretation of trouble codes for the insured vehicle when necessary for identification of the fault in one of the garages that make up its network of car repair partner garages.

The Mechanical assistance services described may be combined if, in the opinion of the Insurer, the mechanical fault requires diagnosis and repair:

## **II. Advice on mechanical repairs:**

In the event that the insured vehicle suffers, during the term of this coverage, a failure that needs to be repaired, the Insurer guarantees, within the limits established in the Special Conditions, the following services:

**1.-Telephone and/or electronic advice**, which includes:

- Information on any aspect related to the mechanics of the vehicle.

- Obtaining a mechanical repair estimate at a garage in the Insurer's network of partner garages.

- Second opinion on a mechanical repair estimate provided by the insured for verification. The Insurer will also provide another estimate, upon request by the insured, based on the initial estimate.

These services and calculation of services will be based on economic conditions provided by the garages that make up the Insurer's network of car repair partner garages.

**2.-Appointment** at one of the Insurer's partners garages to repair the vehicle, according to the estimate provided by the above.

**3.-Pickup and delivery of the insured vehicle.** The Insurer, at the request of the insured, will collect the insured vehicle at the agreed place, for transfer to the Insurer's partner garage where the mechanical repairs estimated will be conducted, and it will proceed to return it to the insured once repaired.

The locations and schedules of pickup and delivery will be agreed between the insured and the Insurer. **This service will be implemented as long as the car repair partner garage is no more than 5 km from the habitual residence of the policyholder, as stated in the Special Conditions.**

**4.-Servicing of 40 mechanical points**, by way of guidance, at the network of car repair partner garages designated by the insurer:

### III. Comprehensive vehicle maintenance programme:

The Insurer guarantees, within the limits established in the Special Conditions, the following services:

**1.-Maintenance advice.** The Insurer will provide information, via email, of the dates of services planned by the manufacturer, according to vehicle data declared in the policy.

**2.-Repair estimate.** Notification of maintenance advice will include the Insurer sending a repair estimate for scheduled maintenance.

These services will take into account the information provided by the policyholder to the Insurer in the car insurance purchase questionnaire. Any variation in these shall be communicated to the Insurer by the policyholder for update, if necessary, of services in this coverage.

The calculation of the repair estimate will be based on economic conditions provided by the Insurer's car repair partner garages.

**3.-Appointment** at one of the Insurer's partner garages to repair the vehicle according to the estimate provided for the purpose of comprehensive maintenance.

**4.-Pickup and delivery** of the insured vehicle. The Insurer, at the request of the insured, will collect the insured vehicle at the agreed place, for transfer to the Insurer's partner garage where the

mechanical repairs estimated will be conducted, and it will proceed to return it to the insured once repaired.

The pickup and delivery points will be agreed with the insured, and **will always take place provided the distance between the partner garage where the repair takes place and the address of the policyholder, stated in the policy, does not exceed 5 km.**

**5.-Servicing of 40 mechanical points,** by way of guidance, at the network of car repair partner garages designated by the Insurer, after repairs carried out on the basis of this comprehensive maintenance coverage.

### IV. Limitations:

The services in this coverage will only be provided in the Insurer's network of car repair partner garages.

The services described in this coverage will be deemed to have been carried out and concluded when the Insurer's professional technical consultant considers that all necessary and possible advice and information have been offered to the insured regarding the enquiry made, regardless of its outcome.

### V. Exclusions:

The following are expressly excluded from this coverage:



- All cases that are not expressly listed in this coverage.
- Events occurring prior to the purchase of this insurance coverage.
- Events caused by fraud or bad faith of the insured.
- Costs and services contained in this coverage when they are intended to be provided outside the Insurer's network of car repair partner garages.
- The cost of repairing the vehicle.
- Information on maintenance and repairs unrelated to the mechanics of the vehicle.
- Any liability for damages caused by the actions of the Insured regarding their vehicle.

## **VI. How to apply for mechanical assistance coverage.**

To apply for any service in mechanical assistance coverage, you must contact the Insurer through the following numbers:

Your Remote Mechanic in English:  
902 105 292.

Customer service lines are open 24 hours a day, 365 days a year.

The Insurer will only pay for the cost of services requested from its mechanical specialist via the above telephone numbers, and which have been authorised by them.

## **V. Exclusions from the Travel Assistance coverage**

### **Exclusions**

In addition to the general exclusions applicable to the optional coverage, as set forth in article 48 of the General Conditions of the Policy, and with the exception of those concerning breakdowns or lack of maintenance, the following events are excluded from coverage under the Travel Assistance policy:

- a** Assistance to a vehicle which is on roads which are impassable or to which access is unlawful or impossible.
- b** Travel or accommodation costs not expressly specified herein.
- c** Mountain, sea or desert rescue.
- d** Expenses incurred in relation to any kind of prosthesis, or the supply or replacement of spectacles or contact lenses.
- e** Births and pregnancies from the sixth month onwards.
- f** Medical or pharmaceutical fees of any kind costing less than €20.
- g** Losses resulting from bad faith on the part of the insured, their successors or the people travelling with them.



## Contact Telephone Numbers

**Customer Service** **902 325 325**

For further information on your insurance policy

**Claims** **902 326 326**

To report an accident and to make a claim  
(Monday to Friday: 9 am - 5,30 pm)

**Fine Management** **902 123 531**

For help with fines

**Sales** **902 325 325**

To take out a new policy  
(Lines open: 9 am - 7 pm Monday to Friday • 9 am - 1 pm on Saturdays)

### Breakdown Hotline

For all your breakdown cover needs

**Calling from Spain** **900 120 123**

**Calling from abroad** **00 800 80 120 123**

**0034 91 807 42 56**

(24 hours a day, 365 days a year)

**[www.lineadirecta.com](http://www.lineadirecta.com)**

