



ERTHEO

Est. 2001

PARENTS GUIDE

TRAVEL INSURANCE AND CANCELLATION INSURANCE



HELPING YOUR CHILDREN REACH THEIR FULL **POTENTIAL**

**Empowering your
children's future**

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WHY IS IT IMPORTANT TO TAKE OUT THIS INSURANCES FOR YOUR KID'S CAMP?

You are starting to plan your children's Sports Camp.

Only at this moment, we are going to ask you to think about any unexpected events which no one wants to happen, for example your kid gets sick or injured, or for any other reason cannot attend the camp or has to go back before finishing it because of any unforeseen event. You would like to be insured, wouldn't you?

The cost of taking out this insurances which would cover this situations and any other similar ones is minimal, compared to the total Camp cost. And has lots of benefits.

We have made this guide for you, To advise you on the insurances which we consider really important to hire one of them so your kid can be protected during his camp experience, his experience is covered in front of unforeseen events and so all the family can be calm.

Very important:

Please, take a few minutes to read this guide carefully, which contains information, procedures, and important recommendations to avoid inconveniences and make your experience better.

Once you define the Insurances, it only remains to plan how they will enjoy the Camp!



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- As it is our Policy, in this Guide we will give you an integral and trustworthy assessment, as we advise our customers and act always in a way which benefits their interests.
- For this reason, the information found here will allow you to analyze:
- Which two types of insurances are important to hire and why, for your kid's camp.
- What company do we recommend hiring them.
- Which situations are covered, and which are not.
- How to hire this insurances via Ertheo.
- Which procedure should you follow if there is any incidence.



What are we looking for with this Guide?

- ✓ Give you clear and impartial information about these insurances.
- ✓ Facilitate your search options and the insurance companies.
- ✓ Help you interpret coverage policies.

What is our role in insurance hiring?

- ✓ Ertheo CAN give you all the information to help you make your decision.
- ✓ Ertheo CAN recommend you an insurance company of our trust-Coverontip- to make the hiring insurance process easier.
- ✓ Ertheo CAN manage the insurance contracting with your name and facilitate the communication with the insurance company.
- ✓ Ertheo CANNOT carry out the procedure with the insurance company when you have an incident nor manage reimbursements for you. The insurances work with the automanagement via dad/mom/guardian of the participant who are the ones that must begin the process when incidents happen, in a direct way with the company.

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Before hiring the insurances

Every insurance covers a risk, which means that it has certain situations for which the insurance is hired, and that can both happen or not.

Firstly, we must learn about the two types of insurance which are really important and necessary to contract: what are they about, what do they cover and what not, which companies do we recommend and what is their price.

The two main insurances are:

Travel Assistance Insurance/Health Insurance, which covers assistance and costs in front of health issues, accidents, and others, during the program or trip.

Cancellation Insurance/Interruption which covers the reimbursement of the assured sum of what have you paid for the program or missed days, in case of having to cancel the participation in the camp or withdraw early due to 35 covered causes, including covid.

Later in this guide we will develop more information about each one of those two insurances.

With which company to contract these insurances?

You can hire these insurance with any company of your preference. The most important thing is to have a coverage. Which means that you are free to hire these insurances with your trusted insurance company.

From Ertheo, recommend you (without any commercial interest) the contracting of the insurance company Coverontrip, with which we have been working for years. Coverontrip is an independent company to us, but which presents us the best consideration. And it is specialized in insurance policies for athletes.

Some Camps require you to contract their insurance as an obligatory requirement to assist. Our customer service team will inform you if that is the case.

We present you, with more detail, the two insurances which Coverontrip offers and which you can contract through Ertheo:

Travel Assistance Insurance/Health Insurance

This is an **obligatory** insurance to assist camps.

- If you already have a travel insurance for your child or you already have a European health card, you don't need to take out this insurance. It is important, then, hiring the Cancellation/Interruption insurance [LINK TO THE POLICY](#)
- If you don't have a travel insurance for your kid or the European health card, you must have this insurance as a **Camp's requirement**.

This insurance covers some health issues, accidents or other unexpected incidents (anti covid coverages included) that might happen during the program or the trip to go or come back from the camp or academy. Including the 24h teleassistance service, abroad hospitalization or extension of stay in case of medical quarantine, state of alarm or border closure, among others.

In the following table, you can consult the insurance price. **We must clarify that the price is linked to the insurance company:**

Duration	1 week	2 weeks	3 or 4 weeks	5 to 8 weeks
Price for person (Europe)	67 euros	76 euros	86 euros	126 euros
Price for person (USA)	77 euros	89 euros	110 euros	179 euros

You can ask for quote in euros, dollars or pounds.

Keep in mind that this is a really completed insurance, which not only covers medical costs but also some other situations related to your luggage, some complications regarding your way of transport, accident, extension of stays, among others. **Here we present to you what it covers in detail.** Like all insurances, there are coverage limits, according to the contracted policy.

Consult them here, please:

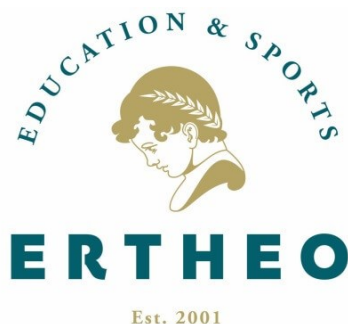
MEDICAL ASSISTANCE COVERAGE AND TRAVEL INSURANCE (Including COVID-19 disease)	
Coverage	Maximum limits in euros
Medical expenses, medication or hospitalization	
In country of origin	3.000 €
Abroad	30.000 €
Hospitalization medical expenses in the country of origin or residency for continuity	6.000 (Máx. 30 days)
Urgent odontological expenses abroad	500 €
Advance of bonds for hospitalization abroad	30.000 €

Continued on next page →

MEDICAL ASSISTANCE COVERAGE AND TRAVEL INSURANCE (Including COVID-19 disease)	
Coverage	Maximum limits in euros
Extension of stay	200 € day/7 days máx.
Extension of hotel stay for medical quarantine or declaration of alarm state or border closure warning	30 € day/30 days max.
Shipping medicine abroad	Limitless
Medical transfer or medical repatriation	Illimited (Sanitary plane in Europe and Mediterranean Riparian)
Sending a specialist doctor abroad	Limitless
Return expenses for hospital discharge	1.000 €
Travel expenses for a companion	Limitless
Stay expenses for insured hospitalized companion	200 € day/7 days max.
Return expenses for companions	Limitless (Máx. 3 companions)
Transfer or repatriation of mortal remains	Unlimited
Transfer expenses of the companion of the mortal remains	Unlimited
Stay expenses for the companion of the mortal remains	200 € day/5 days max.
Return of the companions of the dead person	Limitless (Max. 3 companions)
Child care	250 €
Loss or theft of personal documents abroad	200 €
Loss of hotel keys	60 €
Bonds and litigation expenses abroad	3.000 €
Legal assistance abroad	3.000 €

INCIDENCES IN TRAVELS AND FLIGHTS COVERAGE	
Coverage	Maximum limits in euros
Loss, damage or theft of luggage	600 €
Delay in the delivery of checked baggage on public transportation	+ 6 hours: 150 € + 12 hours: 300 €
Delays of the means of transport	+ 6 hours: 300 € + 12 hours: 600 €
Loss of connections	150 €
V.I.P. services for incidents in the means of transport	100 €
Early return of the insured due to death of a family member	Unlimited
Early return of the insured due to hospitalization of a family member	Unlimited
Early return of the insured for serious event in the residence	Unlimited
Early return due to declaration of state of alarm or warning of border closures	1.500 €

TRAVEL ASSISTANCE SERVICES	
Coverage	Maximum limits in Euros
Traveler information service	Included
Individualized medical advice for travel-oriented Covid-19	Only for Spanish residents
Location of lost luggage or personal belongings	Included
Private responsibility	30.000 €
Death and absolute disability due to accident	20.000 €



To bring you complete information, we will discuss some examples of what is NOT covered:

- Pre-travel or congenit diseases, chronic ones or ailments under medical treatment pre-travel initial.
- General medical examinations, periodic reviews, checkings.
- If the owner of the policy or the insured provokes voluntarily the event covered by the insurance.
- Accidents related to alcohol or any other kind of drug.
- Those derived from professional practice (trainings included) or receiving a remuneration for any sport; as well as those which are produced with the occasion of the participation of the insured, in official or federal competitions and in all cases the practice of this types of modalities, even if it is as an amateur: motor vehicles, mountaineering, canyoning, climbing, caving, hunting, winter sports, gymnastics, bungee jumping, water sports, underwater and diving, the use of light aircraft and any other sports which involve air risk (like parachuting, hang gliding, balloon ascent, ballooning, free flight, gliding or similar), horse riding, boxing, wrestling in any of its kinds, martial arts, bullfighting, capeas, running of wild cattle and any other participation in bullfighting shows; and in general any sport or recreational activity of notoriously dangerous or high-risk nature.
- The delay coverage or cancellation produced as a consequence of a strike or laboral dispute, among others.

Geographical extension: Guarantees will only be valid only more than 30km from the habitual residency of the insured, except of Balearic and in Canary Islands, which the distance will be over 15km.

This is only a SUMMARY of your coverage. You will be able to consult all the coverage, the exclusions and the details of the general conditions of the Assistance Travel Insurance as well as download them: [HERE](#)

Cancellation Insurance/ Interruption of the Camp

There exists another insurance, this one is optional but **applying our criteria we consider is really important**, which is the Cancellation/Interruption insurance.

As we mentioned before, different circumstances can occur which can lead to your kid finally not attending the camp or must withdraw from it earlier. Many of them are covered by this insurance.

This insurance has 35 justified cancellation of the Camp causes including, among others, injuries or sickness of the participant before the beginning of the camp or while it is taking place.

Like this, you will be able to recover your money (totally or partially) and like this you will be able to make your child assist the camp in any other moment.

This insurance guarantees the reimbursement of the total insured sum (what you have paid for the program without extra services) or up to a maximum of 4.000€, in some unforeseen events which may occur **before the beginning** of the sportive program; and a partial reimbursement for each missed travel day in the case of an unexpected event **during** the program.

Its price is 169€. **Keep in mind this price is linked to the insurance company one.**

Also, you must remember that not all causes are covered, because of this, we have made a detail to you:

<p>There are 35 canceled causes covered, These are some of them:</p>	<p>This causes are not covered, These are some of them:</p>
<p>For health issues:</p> <p>Seriously bodily injury or serious illness.</p> <p>The cancellation of the trip because the insured has the Coronavirus after contracting the trip and the insurance and is unable to travel on the scheduled dates.</p> <p>The cancellation of the travel because of the death of a family member due to Coronavirus before the start of the trip which prevents the insured to travel in the accorded dates.</p> <p>Necessity of the traveler or person who lives permanently with him to keep bed.</p> <p>Call for surgical intervention or non-extendable medical tests for the</p> <p>For legal reasons:</p> <p>Unexpected non-granted visas.</p> <p>For work reasons:</p> <p>Dismissal of the parents of the traveler, as</p>	<p>The no presentation of the essential documents to travel under any cause, such as passport, visa, flight tickets or vaccine certificates.</p> <p>Mobility restrictions of the insured imposed by the governments or sanitary authorities competent health authorities in quarantine situations, epidemics or pandemics, both in the origin country or the destination one, which make it impossible to start the trip.</p> <p>In general, all cancellations for any of the causes mentioned before the contracting moment are known by the Insurance Contractor or the insured.</p> <p>Among others.</p>

<p>There are 35 canceled causes covered, These are some of them:</p>	<p>This causes are not covered, These are some of them:</p>
<p>Por causas extraordinarias:</p> <p>Declaration of catastrophic areas, by natural disasters, in the insured house place or in the destination trip.</p> <p>Serious damage caused by fire, explosion, theft or by nature, to the main or secondary residence of the insured or to its business premises.</p> <p>Other causes:</p> <p>Theft of documentation or luggage which makes it impossible for the traveler to start the trip.</p> <p>Granting of official scholarships that prevent the performing of the trip.</p> <p>Change of school with the school year already started, among others.</p>	

As we have already mentioned, if any incidence happens during the camp stay, with this insurance the reimbursement of the cost of the contracted services before the start of the trip which wouldn't have been able to use or reimburse totally or partially as a consequence of the anticipated conclusion of the programmed trip, which necessarily implies the return of your child to his place of habitual residence, for any of the following reasons:

- a) Accident or sickness of the child.
- b) Hospitalization for a minimum 24h of a family member once the trip started.
- c) For serious damage to the family home, occurred after the initial trip date, among others.

The insurance company will not cover the anticipated returns which have not been communicated to the company itself and which were not done with its acceptance, among others.

This is only a SUMMARY of the coverage. You can consult all the other covered causes, the exclusions and the detailed general conditions of the Cancellation/ Interruption Insurance as well as download them: [HERE](#)

How to contract this insurances through Ertheo

We are at your disposal in case you have any doubt about these insurances. Please, in this case, contact your sportive program's assessor of Ertheo.

You can contract the Travel Assistance Insurance/Medical Assistance up to 48h hours before your trip.

Alternatively, you can contract your Cancellation /Interruption Insurance up to 7 days before the trip.

To hire one or both of them:

1. Request Ertheo the Travel Assistance Insurance/Medical Assistance and/or the Cancellation/ Interruption Insurance with the necessary anticipation. You can click on the button below. The import will be added to your budget and a payment link will be generated, which will link your usual payment method with us. Once paid, you will receive an automatic confirmation from our system.



I want to request the Insurance/s
(TELL US WHICH)

2. Once the payment is done, you will receive an automatic confirmation from our system. The coverage will be activated after 48h from the Program/Camp payment date.

Note: In case that you need an individual certificate of the travel insurance policy in your name due to entry requirements or visas, you can request it.

3. In case any incident happens which requires coverage, we are explaining to you what to do in the next point.

Once the insurances are contracted...

How do we act if something happens before or during the camp?

VERY IMPORTANT:

It is crucial **to follow the following steps established by the insurance company** to make the coverage effective as, otherwise, the coverage won't be activated.

The insured must initiate the procedure.

We reiterate: Ertheo CANNOT carry out the procedure in the event of a claim or manage the refunds for you. The insurance works with what is called self-management by the father/mother/guardian of the participant, who is the one who must initiate the process before incidents directly with the company.

In the event of an accident, disease or cause which provokes you to not assist or continue the camp, it is an essential requirement that the father/mother/guardian **immediately** contacts the insurance company through the Assistance Central. In this Central, they offer assistance in different languages.

You will have to request phone assistance by collect call, to the phone number 91.572.43.43 and, in case you call from outside Spain, to the +34.91.572.43.43 and you must indicate:

- Name and surname of your kid
- Policy number.
- Where is your child and your phone number.
- Description of the problem you have raised.

These are the data of the Insurance Company that you must have at hand:

- Phone number: +34 915724343
- E-mail address: madrid_ops@irisglobal.es
- Policy number of the Travel Assistance Insurance: 37868
- Number of policies of the Cancellation Insurance (they are different depending on the amount insured):

37872 -> 1000€

37873-> 1500€

37874-> 2000€

37875-> 2500€

37877-> 3000€

37878-> 4000€

You will have to inform all the details of the incident and consult if the cause of the event is covered.

The Insurance Company will indicate to you the steps to follow.

As insured, you must communicate to the insurance company of what has happened in the maximum period of 7 days of having known it.



2. In the event it is necessary to present a medical test or medical certify or to provide a certificate or complaint, these must exclusively come from authorized by the insurance company institutions, in order to consider them as valid. Consequently, we reiterate, the **call to the insurance company is unfailingly the first and immediate step you must take.**
3. Once the incident has been reliably informed to the insurance company and the necessary documentation has been given, the analysis and approval of the reimbursements, as well as their amount and times, are borne by the insurance company.

The uncommunicated events to the Insurer and that have not been carried out by or with its agreement won't be covered.

In case of any complaint, you will be able to communicate with the Customer Service through the email address madrid_ops@irisglobal.es, the web page www.irisglobal.es, postal mail sent to any of the offices in Madrid (C / Julián Camarillo, 36, CP 28037) or Barcelona (Avenida Diagonal 453 bis, 2ºB, CP 08036) or go to the offices, during working hours.

We have come to the end of this Guide. We hope it was useful for you.

We wish you a wonderful trip and a great Camp experience!



Thank you for choosing Ertheo

Do you have any doubts? We are here to help you.

Send us an e-mail or call any of the numbers below.

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