



ERTHEO

Est. 2001

GUIDE FOR PARENTS

*TRAVEL INSURANCE/MEDICAL ASSISTANCE
AND CANCELLATION INSURANCE*



POWER THE **FUTURE** OF YOUR SON

Boost your child's skills,
Learning, and
Development.

CALL US
info@ertheo.com
Tel. (+44) 203 769 94 43
Ertheo.com

WHY IT IS IMPORTANT TO TAKE OUT THESE INSURANCES FOR YOUR CHILD'S CAMP

You are starting to plan your child's sports camp. Only at this point, we are going to ask you to think that there are unforeseen events that no one wants but that can happen, like if your child sick, or injured, or for any other reason is unable to attend camp, or have to leave early due to an unforeseen event.

You'd want to be covered, right?

The cost of taking out insurance to cover this and other circumstances is minimal compared to the total cost of the Camp. And it has many benefits.

We have prepared this Guide for you, to advise you about the insurance that we believe is extremely important to take out so that your child is protected during their camp, their experience is covered against unforeseen events, and the whole family has peace of mind.

Very important: Please take a few minutes to read this guide's important information about procedures and recommendations that will avoid inconveniences and make your experience the best. Once you define the Insurance, all that's left is to plan how you will enjoy the Camp!



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As is our policy, in this guide we will provide you with honest and impartial advice, as we are dedicated to advising our clients and always acting in their best interests.



Therefore, the information you will find here will allow you to analyze:

- What two types of insurance are important to hire and why for your camp son/daughter.
- What companies do we offer at Ertheo for these contracts.
- Which situations are covered and which are not by each company.
- How to purchase insurance through Ertheo.
- What procedure to follow in the event of an incident.

What is our role in contracting insurance?

- ✓ Ertheo CAN provide you with all the information so that you can make your decision. Ertheo CAN recommend you the insurance companies in our trust - AON / AXA ASSISTANCE and Coverontrip/Iris Global- to facilitate taking out insurance.
- ✓ Ertheo CAN manage the taking out of insurance on your behalf, and facilitate communication with the insurance company.
- ✓ Ertheo CANNOT handle the process with the insurance company when you have an incident, nor manage reimbursements on your behalf. The insurance works with self-management by the parent/guardian of the participant, who are the ones who must initiate the process in the event of incidents, directly with the company.

Before taking out insurance

All insurance covers a risk, that is, there are situations for which the insurance is contracted, which may or may not occur.

First, you need to know the two types of insurance that are very important or necessary to take out: what they consist of, what they cover and what they don't, which companies we can recommend, and what their price is.

The two important insurances are:

Travel assistance/medical assistance insurance, which covers assistance and expenses in the event of medical problems, accidents, etc., during the program or trip.

Cancellation/Interruption Insurance, which covers the reimbursement of the insured amount of what you have paid for the program, or the days lost, in the event of having to cancel participation in the camp or end it earlier than planned due to the causes covered.

We will go into more detail about each of these two insurances later in this guide.

Which company should I purchase these insurance policies from?

You can take out these insurances with any company of your choice. The most important thing is to have coverage. That is, you are free to take out insurance with your trusted insurance company. At Ertheo, we recommend, without any commercial interest, contracting with the insurance companies Coverontrip and AON/AXA ASSISTANCE, with which we have been working for years. They are independent companies from us, but they have the highest regard for us. And they are specialized in insurance policies for athletes and students attending international courses.

We present you in more detail these Insurances that you can contract through Ertheo:

Travel assistance/medical assistance insurance

This is **mandatory** insurance to attend camps.

- If you already have travel insurance for your child or they have a European health card (except for Camps in the United Kingdom), you do not need to take out this insurance.

It is therefore important to take out Cancellation/Interruption insurance.

If you do not have travel insurance for your child or a European health card, you must have this insurance, as it is a **requirement for the Camps**.

This insurance is provided by the company COVERONTRIP/IRIS GLOBAL and covers some medical problems, accidents or other unexpected incidents that may occur during the program or during the trip to and from the camp or academy. It includes the 24-hour telecare service, hospitalization abroad or extension of stay in case of medical quarantine, state of alarm or border closure, among others.

In the following table, you can check the price of this insurance. It should be noted that Price is linked to that of the insurance company :

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

You can request your quote in euros, dollars or pounds.

Please note that this is a very comprehensive insurance, which not only covers medical expenses, but also certain situations regarding your luggage, certain complications with the media of transport, accidents, extension of stays, among others.

CHECK [HERE](#) THE GENERAL CONDITIONS OF THIS TRAVEL INSURANCE/MEDICAL ASSISTANCE

To give you complete information, here are some examples of what is NOT covered:

- Pre-trip illnesses and/or congenital, chronic or ailments under Medical treatment prior to the start of the trip
- General medical examinations, periodic check-ups, check-ups.
- If the policyholder or the insured voluntarily causes the event covered by insurance.

- Accidents related to alcohol or any other type of drugs.
- Those arising from professional practice (including training), or receiving remuneration, of any sport; as well as those that occur on the occasion of the Insured's participation in official or federated competitions and in any case the practice of the following modalities, even as an amateur: motor vehicles, mountaineering, canyoning, climbing, speleology, hunting, winter sports, gymnastics, bungee jumping, water sports, underwater sports and scuba diving, the use of light aircraft and any other sport involving aerial risk (such as parachuting, hang gliding, ballooning, hot air ballooning, hang gliding, free flight, motorless flight or similar), horse riding, boxing, wrestling in any of its forms, martial arts, bullfighting, capeas, bull running and any other participation in bullfighting shows; and, in general, any sport or recreational activity of a notoriously dangerous or high-risk nature.
- Delay and cancellation coverage resulting from a strike or labor dispute, among others.

[CHECK OUT ALL COVERED CAUSES AND EXCLUSIONS HERE.](#)

Geographical extension: The guarantees will only be valid more than 30 kilometres from the insured's habitual residence, except in the Balearic and Canary Islands, where they will be valid more than 15 kilometres.

Camp Cancellation/Interruption Insurance

There is another insurance, **optional** but in our opinion **extremely important**, which is the Cancellation/Interruption Insurance.

As we mentioned, there may be different circumstances that mean that your child cannot attend camp, or that he or she must finish it early. Many of these circumstances are covered by this insurance.

Covered causes include injury or illness of the participant before the start of the camp or during its development.

This way you will get your money back (totally or partially), and you will be able to have your child attend the Camp at any other time.

This insurance guarantees the reimbursement of the insured amount (what you have paid for your program without extra services) according to the contracted insurance, in certain unforeseen cases that may occur **before the start of the sports program**; and a partial reimbursement for each day of travel lost in the case of an interruption due to unforeseen events that may occur **during the program**.

The cost is €169 with the company Coverontrip/Iris Global and covers up to a maximum of €4,000; and 6% of the program price with the company AON/AXA ASSISTANCE. Our customer service team will advise you on which company you should hire, according to the cost of your program.


You can consult all the covered causes, exclusions and details of the general conditions of the Cancellation/Interruption Insurance, as well as download them here:

[General Conditions of Coverontrip/Iris Global Cancellation Insurance](#)

[Causes for cancellation of Coverontrip/Iris Global Insurance](#)

[General Conditions AON/AXA ASSISTANCE Cancellation for Students](#)

[What is insured and what is not insured with AON/AXA ASSISTANCE?](#)

COVERAGE SUMMARY		
Cancellation of Travel not Started		up to 30.000€
Reimbursement of Studies not taken as a result of repatriation		up to 30.000€
*Covid19 is considered as a serious disease		

IMPORTANT: It should be noted that if there is a cancellation after the trip has already started, the insurance will only cover the days not enjoyed when there is repatriation, that is, when the student returns to his or her place of origin.

If any incident occurs during the camp, this insurance also covers the reimbursement of the cost of the services contracted before the start of the trip that could not have been used or reimbursed in whole or in part as a result of the early conclusion of the scheduled trip, which necessarily entails the return of your child to his/her usual place of residence. The insurance company will not cover early returns that have not been communicated to it and that have not been carried out by or with its agreement, among others.

How to take out these insurances with Ertheo

We are at your disposal if you have any questions about these insurances. In this case, please contact your Ertheo sports program advisor.

You can purchase travel assistance/medical assistance insurance up to 48 hours before the trip.

You can take out Cancellation/Interruption Insurance up to 7 days before the trip.

To take out one or both of the insurances:

1. Request your Ertheo advisor for the Travel Assistance/Medical Assistance Insurance and/or the Cancellation/Interruption Insurance, with the necessary advance notice. The amount will be added to your budget, and a payment link will be generated, which will link to your usual payment method with us. Once paid, you will receive an automatic confirmation from our system.
2. Once payment has been made, you will receive an automatic confirmation from our system. Coverage will be activated 48 hours after the date of full payment for the Program/Camp.
Note: If you need an individual certificate for the travel insurance policy in your name due to entry requirements or visas, you can request it from us.
3. If any incident occurs that requires coverage, we will tell you how to proceed in the following point.

Once the insurance has been contracted...

What should I do if there is an incident to report before or during the camp?

VERY IMPORTANT:

It is vital to follow the following steps established by the companies insurance to make the insurance effective, because otherwise, the coverage will not be activated.

The person who must initiate the procedure is the insured.

We reiterate: Ertheo CANNOT handle the process in the event of an accident or manage reimbursements for you. The insurance works with self-management by the parent/guardian of the participant, who must initiate the process in the event of incidents directly with the company.

1. In the event of an accident, illness, or cause that prevents you from attending or
In order to continue at the camp, **it is essential that the parent or guardian immediately contacts the insurance company** by calling the Assistance Center.
The Center provides assistance in several languages.

For AON/AXA ASSISTANCE Insurance, follow this procedure:

If, due to an emergency, you had to visit a doctor outside AXA's international medical network and paid for the expenses yourself, follow these steps to request a refund [here](#).

PERMANENT SERVICE 24 HOURS A DAY / 365 DAYS
FROM SPAIN CALL 93 496 39 81
FROM ABROAD CALL +34 93 496 39 81
FROM USA AND CANADA CALL +1 833 542 41 24
E-mail: aev_reembolsos@axa-assistance.es

For Coverontrip/Iris Global Insurance, follow this procedure:

Request assistance by telephone with a collect call, at 915724343 or if you are calling from outside Spain at 034915724343, stating:

- Name and surname/s of your child.
- Policy number.
- Where your child is and your telephone number.
- Description of the problem he/she is facing.

These are the insurance company details that you should have to hand:

- Telephone: +34 915724343
- Email: madrid_ops@irisglobal.es
- Travel Assistance Insurance policy number: 37868
- Cancellation Insurance policy numbers (they differ depending on the insured amount):

37872 -> 1000€

37873-> 1500€

37874-> 2000€

37875-> 2500€

37877-> 3000€

37878-> 4000€

You must provide details of the incident and check whether the cause of the incident is covered. The insurance company will tell you the steps to follow.

As an insured, you have the obligation to notify the insurance company that the event has occurred within a maximum period of 7 days of becoming aware of it.

1. If it is necessary to present a medical test or certificate, or to provide a statement or complaint, these must come exclusively from institutions authorized by the insurance company, to be considered valid. Therefore, we reiterate, calling the insurance company is the first and immediate step you must take.
2. Once the incident has been duly reported to the insurance company and the necessary documentation has been provided, the analysis and approval of the reimbursements, as well as their amount and timing, are the responsibility of the insurance company.

Facts that have not been communicated to the Insurer and that have not been carried out by or with its agreement will not be covered.

We have reached the end of this Guide. We hope it has been useful for you.
We wish you a very good trip and a great experience at the Camp!



Thank you for choosing Ertheo

Do you have questions? We are here to help.

Phones

Spain (+34) 951 204 061

USA (+1) 857 208 72 49

UK (+44) 203 769 94 43

Email info@ertheo.com
