So you can study worry-free in Spain

Personal and Medical Expenses Insurance
- Savings · Pensions · Retirement
- General personal liability / Legal protection
- Property damage insurance
- Professional indemnity insurance for Catalonia’s industrial engineers
- Companies and groups

INTERNATIONAL COVER FOR INCOMING STUDENTS

www.estudiaremprenderingenieria.com
A world of truly useful services giving you round-the-clock cover during your stay in Spain.

Wherever you are, all it takes is a simple phone call for you to get the help you request and obtain the information required to solve any kind of issue.

As part of the cover’s benefits, you can choose to either include medical expenses or exclude them, provided that you’re from a European Union country.

Set out below are details of the cover that lets you travel with complete peace of mind:

**GROUP B**

1. **Transportation or repatriation when injured or sick**
   In the case of illness or accident, the policy covers:
   - The costs of transportation by ambulance to the nearest clinic or hospital.
   - An initial medical check, in contact with the doctor, to establish the best treatment to be followed and the most suitable way to transfer the insured to the right hospital or back home.
   - Transport costs to the chosen hospital centre or main place of residence, by the most suitable means of transport.
   - If required, in Europe and countries bordering the Mediterranean, repatriation will be carried out by air ambulance. In other countries, using the most suitable available means.

2. **Personal liability**
   Up to 6,000 euros for monetary compensation for which the insured is personally liable, in the case of personal injury or property damage to third parties.

3. **Early return due to death in the family**
   If, during a trip, a family member should die (spouse, parent, child or sibling), and the insured is unable to bring their return forward using the same form of transport or the ticket purchased, the policy covers:
   - Costs of transport to the place the family member is to be buried.
   - A return ticket to where the insured was, should, for either professional or personal reasons, they need to continue with their trip.

4. **Early return in the case of fire or other incident at the insured’s home**
   If, during the course of a trip, there is a serious incident at the insured’s home that makes it uninhabitable, the policy covers:
   - A train or plane ticket to return home.
   - A return ticket back to where the insured was, if they need to go back to where they left from.

5. **Return ticket and hotel expenses for a family member**
   Should the insured need to be hospitalized and their stay is forecast to last more than five days, the policy covers:
   - A return ticket for a family member to accompany the deceased’s body.
   - If necessary, hotel accommodation expenses for a family member, up to 60 euros per day and a maximum of ten days.

6. **Shipment of medicines outside the country of habitual residence**
   Cover is provided for shipping medicines required to cure the insured, provided that they have been prescribed by a doctor and cannot be acquired in the insured’s current location.

7. **Transportation or repatriation of the deceased and insured accompanying persons**
   In the event of the death of the insured, the insurance covers:
   - All formalities that must be carried out in the place where the death occurred.
   - Transportation or repatriation to the place of burial in their country of habitual residence.
   - Return ticket for the designated person to accompany the deceased’s body.

8. **Search for and transportation of luggage and personal effects**
   In the case of theft, loss or misplacement of luggage and personal effects, we will provide advice on filing a police report and cover their shipping to wherever the insured may be or to their home.

9. **Travel information**
   We will supply information on:
   - Vaccinations and visa applications for foreign countries.
   - Specific requirements contained in the latest TIM (Travel Information Manual), accepting no responsibility for their accuracy or any modification.
   - Addresses and telephone numbers of Spain’s embassies and consulates around the world.

10. **Message forwarding**
    The insurer will take charge of forwarding any urgent messages specified by the insured with regard to the guarantees covered.

**GROUP A**

1. **Medical, surgical, pharmaceutical and hospitalization costs abroad.**
   In the case of sickness or accident requiring medical, surgical, pharmaceutical or hospital care, the insurance covers:
   - Medical and surgery fees and expenses.
   - The costs of pharmaceutical products prescribed by the doctor.
   - Hospitalization costs.
   The maximum cover is:
   - EU students: either 6,000 or 35,000 euros, depending on the option chosen.
   - Non-EU students: 35,000 euros.

2. **The costs of emergency dental treatment abroad**
   If serious dental problems arise, such as infections, pain or damage requiring emergency treatment, expenses of up to 240 euros inherent in the treatment are covered.

3. **Expenses of an extended stay in a hotel abroad**
   When cover is provided for medical expenses, we also cover the costs of extending the insured’s stay in a hotel, after being hospitalized and on doctors’ orders, up to 60 euros per day and a maximum of ten days.

**INCLUDING MEDICAL EXPENSES (GROUPS A & B)**
(Compulsory for those from non-EU countries, optional for those from the EU)

**EXCLUDING MEDICAL EXPENSES (GROUP B)**

**Document for information purposes. In the case of discrepancy, the individual terms and conditions of the policy shall prevail.**
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