

## EuroProtection and EuroProtection Plus Policy Summary

This document is a summary of the Ibox EuroProtection and EuroProtection Plus insurance policies and does not contain the full terms and conditions of cover, which can be found in the policy booklet. It is important that you read the policy booklet carefully when you receive it.

### The Insurer

The EuroProtection insurance policies are provided by Ibox Insurance Services Ltd. The underwriter of the policies is ARAG Compañia Internacional de Seguros y Reaseguros, S.A., Roger de Flor 16, 08018 Barcelona.

Ibox Insurance Services Ltd. are regulated by the Financial Services Commission FSC006 43B. Registered address: The Tower, Marina Bay, Gibraltar.

### Type of Insurance and Cover

The Ibox EuroProtection policies provide 12 month legal protection cover for you and your family unit (you and your spouse, parents and children if under 26 and not in paid employment) in Spain as itemised in your policy schedule.

### Significant Features and Benefits

EuroProtection:

- Legal Assistance Helpline (English speaking) – offering assistance in relation to your rights and obligations of everyday life in Spain and contractual matters within all aspects of your personal life
- Defence of rights related to your home located in Spanish territory, eg. Breach of building contracts, claims against neighbours, disputes with building's co-owners committee
- Defence in criminal proceedings
- Recovery on compensation of damages, including personal bodily injury and personal property damage

EuroProtection Plus:

EuroProtection as above, plus the following:

- Defence for other insurance policies
- Defence in administrative proceedings
- Defence in employment and tax proceedings
- Defence in consumer disputes
- Additional public liability defence
- Separation or divorce benefits

Maximum expenses: 6,000 Euros per claim (except for separation and divorce, when it will be 1,200 Euros). If own lawyer is used, the maximum claim limit is 1,000 Euros.

### Optional Cover Available

EuroProtection:

- Defence in consumer disputes
- Extension to cover a second home

EuroProtection Plus:

- Extension to cover a second home

If you have selected any of these options, it will be itemised on your schedule and the cover details will be clarified in your policy booklets.

### **Significant and Unusual Exclusions or Limitations**

Your policy excludes some situations. Please refer to your policy booklet Sections 17 and 23, but the most significant or unusual exclusions are outlined below. Your policy excludes or limits the following:

- Compensation, interest, fines or penalties imposed on the insured party
- Legal proceedings related to, or caused by, strikes
- Claims arising between the insured parties of the policy (except for those covered for separation and divorce)

### **Duration of Policy**

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in your policy schedule.

### **Cancellation**

You may cancel this insurance at any time but without refund of premium.

### **How to Claim**

Contact the ARAG Legal Assistance Helpline on 902 102 138 (from Spain)

Open: 9am – 7pm Monday to Friday

### **Complaints**

Our aim is at all times to provide a first class standard of service. However there may be occasions when you feel that this objection has not been achieved. Should you wish to make a complaint please contact Ibex Insurance in the first instance:

The Managing Director,  
Ibex Insurance Services Ltd.,  
The Tower,  
Marina Bay,  
Gibraltar

If, after taking this action, you are not satisfied with the way the complaint has been handled, you may write to:

Complaints Department  
ARAG Compania Internacional de Seguros y Reaseguros, S.A.,  
Roger de Flor 16,  
08018 Barcelona  
Spain

Ibex are covered by the Financial Ombudsman Service. If you have complained to us and ARAG and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body.