



**INSURANCE CERTIFICATE**  
**PERSONAL ACCIDENT INSURANCE**

**ISURER:** Markel Insurance SE. CIF: W2764898I.

**POLICY NUMBER:** 023S00829ACO

**POLICYHOLDER:** UNIVERSIDAD DE MURCIA  
C.I.F.: Q3018001B  
Avda. Teniente Flomesta, 5. Edificio Convalecencia  
Sede del Rectorado de la Universidad de Murcia  
30003 Murcia

**ACTIVITY:** Students of the University of Murcia.

**INSURED GROUP:** All the students of the University of Murcia in an estimated number of 33.442.

**POLICY COVERAGE PERIOD:** From 12/09/2023 until 11/09/2024.

**COVERAGE AND LIMITS PER INSURED:** Annex I.

**SCOPE OF COVERAGE:** Accidents that occur during the school day, internships in companies or institutions, excursions or any activity organized by the Policyholder. In-itiinere risk is included.

This Certificate is granted in accordance with the Particular and General Conditions Markel AHBT 201903 of the Insurance Policy, and cancels any other previously issued.

And for the record and at the request of the interested party, this certificate is issued in Madrid on September 11, 2023.



**Markel Insurance SE**

Plaza Pablo Ruiz Picasso no1, Planta 35, Edificio Torre Picasso, 28020 Madrid, España Tel: +34 91 788 6150 Fax: +34 91 788 6160

[www.markel.com.es](http://www.markel.com.es)

Markel Insurance SE, Sucursal en España  
Inscrita en el Registro Mercantil de Madrid Tomo 37.853  
Folio 1, Hoja M-674189, Inscripción 1 C.I.F: W2764898I  
Markel Insurance SE está regulada por BaFin (Bundesanstalt für Finanzdienstleistungsaufsicht)



## **ANNEX I.- COVERAGE AND LIMITS PER INSURED**

### **A-DEATH DUE TO ACCIDENT: €135,000**

### **B-PARTIAL PERMANENT DISABILITY DUE TO ACCIDENT (according to scale): €160,000**

### **C-HEALTH ASSISTANCE EXPENSES PER ACCIDENT (In Spain): unlimited**

The Company will guarantee, according to medical prescription and for a maximum period of three hundred and sixty-five days, counting from the date of the accident, the payment of HEALTH CARE EXPENSES caused to the Insured by said accident. This concept includes Pharmaceutical Expenses, Hospitalization, Sanatoriums and Clinics, as well as Medical Expenses, in general, on an unlimited basis, in centers or by doctors accepted by the insurance company. Otherwise, the company will pay a maximum of the amount derived from the rates established in the Hospital Assistance agreement accepted by the Insurance Compensation Consortium, except in cases of Urgency, in which the resulting expenses will be paid in full of emergency assistance, regardless of who provides them.

### **D-REPATRIATION AND TRAVEL ASSISTANCE EXPENSES**

D.1) Medical transportation due to illness or accident, as well as transportation of mortal remains to the country of origin for foreign students: without limit

D.2) Medical transportation due to illness or accident, as well as transportation of mortal remains to Spain for students displaced abroad: without limit

D.3) Medical, surgical, pharmaceutical and hospitalization expenses due to illness or accident, all of them by medical prescription, for students displaced abroad: €1,000,000

D.4) Displacement of a family member due to hospitalization for more than 5 days abroad: limit €5,000

D.5) Stay expenses for a family member if the hospitalization is abroad: (€1,000 per day maximum 10 days) €10,000

D.6) Early return due to death or hospitalization for more than 5 days of a first-degree relative, for students displaced abroad: €5,000

The coverages indicated in this section (D), will be provided by the Insurance Company during the entire period of time in which the students are carrying out activities abroad or foreigners in Spain, not only during school hours, but also 24 hours.

They will become void when the academic activity established by the University has finished, and will be excluded if the student remains longer than the stipulated time and on their own in the destination country or in Spain if they are students who come from abroad.



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### **E-EXPENSES FOR LOST CLASS DUE TO ACCIDENT: €6,000**

This compensation will be paid in the event that the insured misses classes for more than 90 days due to an accident guaranteed with the corresponding medical accreditation.

### **F-FAMILY MISFORTUNE DUE TO ACCIDENT: €12,000**

Family misfortune is understood as the death of the father or mother due to a traffic accident.

### **G- CIVIL LIABILITY**

The insurer will cover civil liability (CR) that may arise for the insured or for the University of Murcia due to negligence of the student in academic activity, especially in internship programs in the national territory and abroad:

G.1) Maximum limit of civil liability per accident: €600,000

G.2) Maximum limit of CR compensation per insurance period: €1,200,000

G.3) Legal and attorney expenses in case of free appointment by the insured: €10,000

### **H.- BURIAL EXPENSES**

In the event of death, funeral expenses will be included up to €7,000

### **PROCESSING OF CLAIMS**

For the provision of the included services, MARKEL has a 24 HOUR TELEPHONE ASSISTANCE available for the Insured.

If you require Accident Health Assistance services in Spain, it is necessary to contact:

#### **HNA (CANAL SALUD 24)**

Telephone: 91 737 16 68

For ALL other guarantees and services of the policy, it is necessary to contact by telephone or email with:

#### **GLOBAL IRIS**

By phone from Spain: 91 572 43 43 / By Telephone from Abroad: (+34) 91 572 43 43

E-mail: Madrid\_ops@@irisglobal.es

Whenever you contact us, you must indicate:

- Policy number and company name.
- Name and surname.
- Location where you are located and contact telephone number.
- Travel dates and Description of the problem you have raised.



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