FAQs
CANCELLATION INSURANCE*

What is cancellation insurance?

Cancellation insurance is a supplementary insurance offered to customers to cover the **costs of cancelling** a booking for any product or service at Grandvalira Resorts for certain health, legal, work-related, extraordinary or other reasons specified in this document.

What does it cover?

The cancellation costs of all products and services contracted at Grandvalira Resorts[1]:

Day and multi-day ski passes	**Hotel**	**Equipment hire**
Activities/Experiences	**School and lessons**	**Restaurant**

What is NOT covered?

Season passes and Plus+ passes are not covered, nor are Grandvalira Gift Vouchers.

Who is covered?

The policyholder and all other companions included in the booking, provided they have registered through the procedure stipulated in the request.

How much of the cost is covered?

You can recover 100% of the amount paid if the cancellation is due to one of the **first 28 reasons** detailed in the following section.

If the cancellation is due to **reason 29**, you can recover **80% of the amount** paid.



[1] The cost of the policy is **non-refundable.**

On which grounds can I be reimbursed?

You are covered as long as you comply with one of the **29 REASONS** stipulated in the insurance policy.

Health reasons

1. **Serious illness or accident:** If you, a close relative, your child's carer or someone who covers for you at work becomes seriously ill, has a serious accident or dies.
2. **Death of a family member:** If a family member up to the third degree of kinship dies.
3. **Unexpected medical procedures:** If you are suddenly called in for surgery or an organ transplant.
4. **Pregnancy-related complications:** If you experience complications during pregnancy or suffer a miscarriage.
5. **Organ transplant:** If you are scheduled to undergo a transplant.
6. **Illnesses in young children:** If a child or sibling under the age of two who is insured unexpectedly falls ill.

Legal reasons

7. **Court summons:** If you are summoned as a party to the case, as a witness in court or as a member of a jury.
8. **Polling station duty:** If you are called to attend as an election official at a polling station.
9. **Police detention:** If you are detained by the police (except for a criminal offence).
10. **Divorce summons:** If you are summoned for any proceedings relating to your divorce.
11. **Adoption:** If you are going to be given a child for adoption during the dates of your trip.
12. **Visa refusal:** If your visa is refused without just cause.
13. **Summons to sign documents:** If you are summoned by an official body to sign a document in person.

Work-related reasons

14. **Non-disciplinary dismissal:** If you are dismissed from your job, except for disciplinary reasons.
15. **New job:** If you start a job at a new company where you have not worked for the past 6 months[2].
16. **Competitive entrance examinations:** If you have to take an official competitive entrance examination on the dates of the reservation.
17. **Contract extension:** If your employment contract is extended.
18. **Transfer and change of address:** If you are subjected to a compulsory transfer and this transfer involves a change of address to another province.

[2] If you are hired through a temporary employment agency, the companies where the actual recruitment takes place will be taken en into account, not the temporary employment agency.

Extraordinary circumstances

19. **Serious damage to your home or business premises:** If there is serious damage to your home (main or secondary) or your place of work[3] due to fire, theft, explosion, flooding or forces of nature.

20. **Acts of piracy:** If you are unable to proceed with your booking due to acts of air, land or sea piracy at any point along the route from your home to the place of booking.

21. **Disaster area:** If the authorities officially declare the place of booking a disaster area.

22. **Terrorist act or natural disaster:** If terrorist acts or natural disasters occur at the destination within 30 days prior to the start of the booking and less than 30 km from the destination.

23. **Insolvency proceedings:** If your company is declared insolvent.

Other reasons

24. **Income tax return:** If you receive a revised income tax return from the tax authorities for an amount exceeding €600.

25. **Public lottery:** If you cancel your booking because you have won a trip or a stay in a public lottery before a notary.

26. **Theft of documents or luggage:** If your documents or luggage are stolen before you start your trip and you are therefore unable to proceed with your booking.

27. **Breakdown or accident:** If your vehicle or your spouse's vehicle breaks down or you have an accident with one of them and the cost of the repair exceeds €600.

28. **Official scholarship:** If you are awarded an official scholarship that coincides with the dates of the booking.

29. **Unforeseen events:** Any other event not covered by the above reasons, beyond your control, that prevents you from accessing or enjoying the reserved service. Proof of the event must be issued and signed by a recognised third party[4]. Said proof must state the event preventing you from using the reservation and the date of the event.

How do I take out the policy?

The insurance can be taken out when purchasing any service or product through our website or app. As you make the purchase, you will have a quick and simple option to add it.

[3] Provided that your presence is essential.
[4] A recognised third party is understood to be any person other than yourself, a direct family member, a companion or an employee of yours.

Can I cancel the cancellation insurance?

No.

Can I modify my policy once it has been taken out?

Once purchased, the policy cannot be cancelled or modified. When new products are confirmed, the insurance is recalculated based on the services added. In the event of a total or partial cancellation of the booking, the latest insurance amount calculated based on the confirmed services will be charged as a cancellation fee, regardless of whether the additional products have been paid for or not.

Is a partial cancellation of the booking covered?

Yes. To request a partial cancellation of your booking, you must contact us via the official contact form or by calling +376 891 810.

Subsequently, once the booking has been fulfilled, you can claim a refund for the portion of your booking that was cancelled by following the appropriate procedure.[5]

When does the cover start?

Coverage begins from the moment you take out the policy and is valid until the start of the booked services[6]. Please note that the reason for cancelling the booking—and therefore activating the insurance coverage—must have occurred within this time. Events that occurred before the insurance was taken out will not be covered.

Does the policy cover me for cancellations made after the start of the service?

NO. Covered cancellations must always be requested before 9 a.m. on the day the service begins. If made after that time, it will be considered a 'no show'.

How do I start the refund process?

1. Cancel the booking through our website or app, or by contacting our Contact Centre & Booking department and requesting an invoice for the prepaid amount.
2. You will receive the invoice for the prepaid amount 24/48 hours after confirming the cancellation.
3. Contact your insurer with your insurance reference number via the EA Claims website: https://e-financera.eclaims.europ-assistance.com.
4. Follow the steps indicated by the insurer.

Here you can click 'Request a new refund' to create your own request and track the process.

After reviewing all the documentation provided, the insurer will contact you to process the refund if everything is in order.

[5] Please note that in order for the insurance to cover partial cancellation, you must have previously registered on the website https://www.europ-assistance.es/

[6] Services will be deemed to have commenced at 9 a.m. on the first day of the booking.

How long do I have to request a refund?

You should request it as soon as possible.

What documents do I need to provide?

The documents to be provided so that the insurer can reimburse you for the cancellation costs of your booking are as follows:

1. Copy of the document justifying the cancellation of the booking.
   This document must show the date of the event (hospitalisation, death, accident, etc.).[7]

2. Copy or photocopy of the invoice and/or receipts for the booking payment,
   as well as a copy of the confirmation and cancellation email for your booking.[8]

3. Name, surname(s) and contact telephone number of the person who made the booking.

How long does it take for the insurance company to pay out?

Once the insurance company has received all the information and documentation, the refund will be paid within approximately 72 working hours.

Who do I contact in case of any questions?

You can contact the CLAIMS ADMINISTRATOR directly via email at **claimshotelesandorra@roleurop.com** or by calling +34 913543736. If you have any further questions, you can contact us via the official **contact form** or by calling +376 891 810.

How do I file a complaint?

If you are not satisfied with the resolution of your case, you can file a formal complaint. You can file a complaint as the policyholder, the insured party, the beneficiary or an aggrieved third party. To do so, you can visit the website **https://www.europ-assistance.es/** and go to the 'Customer Protection' section by clicking on the 'Help' tab, or you can contact FINANCERA D'ASSEGURANCES by email at **info@e-financera.com** where your complaint will be assessed and you will receive a response as quickly as possible.

[7] Medical certificates from the medical association or a private doctor are not valid.
[8] It is essential that the cancellation costs are justified in the documentation required above.