Cancellation insurance

Policy summary • prices per person, taxes included

Best for	**Cancellation only: 4.5% of the trip price, up to €15,000 per person. Valid on cruises.**
Name on the policy	**Anulación Plus**
Insurer	**White Horse Insurance Ireland DAC • through the underwriting agency Mana Underwriting, S.L.U.**
Trips	**Cruises, Flights & independent trips, Tours & short breaks**
Destinations	**Worldwide**

Main cover

Cover	Limit
Trip cancellation	**Up to the trip price**
Trip interruption	**Up to the trip price**
Supplier insolvency	**Included**

Price per person

4.5% of the trip price, up to €15,000 per person.

Prices published by the insurer, taxes included, valid from 2 February 2026; the final price is the one at issue.

Good to know

- Medical and baggage cover are not included.
- Cancellation cover starts straight away if you buy on the day the booking is confirmed or within the next 7 days; otherwise it starts 72 hours after purchase.
- Cancellation covers pre-existing conditions that have not worsened in the 30 days before purchase.
- Valid for cruises.
- Up to 12 consecutive months.

Good to know

When to buy
Policies with cancellation cover should be bought on the day the booking is confirmed or within 7 days so cover starts straight away; you can buy later, but cancellation cover then starts after 72 hours.

Dates
The policy should cover the whole trip, from leaving home until you are back, including getting to the airport or port. Both the first and last day count.

Over 70
Comprehensive and VIP policies: +40%; Schengen: +30%. No surcharge on cruise, cancellation, short-break and overseas-visitor policies.

Ocean cruises
Cruise, comprehensive, VIP and cancellation policies all work; the Schengen and short-break policies are not valid on ocean cruises.

Schengen visa
The Schengen policy covers €30,000 across the Schengen area, the required minimum; for illness at least one night in hospital is required. For more cover, choose a comprehensive policy (Worldwide).

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Frequently asked questions

Which cancellation reasons are covered?
There are dozens. Common ones: serious illness, accident or death of you or a relative, a call for surgery or tests, redundancy or a new job, a court summons, fire or burglary at home, or a visa refused for unjustified reasons. The policy terms, sent with your policy, apply.

How do I pay and when do I get the policy?
Once we confirm the details we send you the payment options; after payment we issue the policy in the insurer's system and send it by email, WhatsApp or WeChat.

How to apply

Choose this policy on the VIAJES FH travel insurance page, enter the dates and travellers and send the request, or message us on WhatsApp or call +34 919 471 812. We confirm the details, issue the policy in the insurer's system and send you the policy and payment details.

https://www.fhglobal.es/en-US/travel-insurance

About the insurer

This policy is underwritten by the insurer named above and sold through the insurance broker INTERMUNDIAL XXI, S.L.U. (Madrid Commercial Register HM 180.298, DGSFP J-1541). VIAJES FH (FH GLOBAL, S.L.) helps you choose, gather the details and arrange the policy.

> This is a summary: cover is governed by the policy terms, which we send with your policy.

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