VIP comprehensive insurance

Policy summary • prices per person, taxes included

Best for	**Long, expensive trips or costly destinations like the US: €5,000,000 medical, up to €15,000 cancellation; annual plan for frequent travellers.**
Name on the policy	**Multiasistencia VIP**
Insurer	**White Horse Insurance Ireland DAC • through the underwriting agency Mana Underwriting, S.L.U.**
Trips	**Cruises, Visas, Flights & independent trips**
Destinations	**Spain only, Europe & Mediterranean, Worldwide**

Main cover

Cover	Limit
Medical expenses	**Spain only €100,000 Europe & Mediterranean €2,500,000 Worldwide €5,000,000**
Medical transport and repatriation	**Unlimited**
Emergency dental care	**€200**
Trip cancellation	**Spain only €5,000 Europe & Mediterranean €10,000 Worldwide €15,000**
Trip interruption	**Spain only €5,000 Europe & Mediterranean €10,000 Worldwide €15,000**
Supplier insolvency	**Included**
Scheduled airline insolvency	**€3,000**
Baggage loss or damage	**€2,500**
Personal liability	**€120,000**

Price per person

Single trip

Length	Spain only	Europe & Mediterranean	Worldwide
Up to 5 days	**€22.75**	**€46.50**	**€81.50**
Up to 10 days	**€33.75**	**€63.25**	**€105.75**
Up to 17 days	**€48.75**	**€90**	**€146.75**
Up to 22 days	**€56.75**	**€107**	**€184.50**
Up to 34 days	**€88.25**	**€147.50**	**€209**
Up to 49 days	**€128.75**	**€205**	**€297.75**
Up to 64 days	**€169.25**	**€252.75**	**€414.25**
Each extra 15 days	**+€47.25**	**+€70.25**	**+€124.75**

Annual multi-trip

Length	Spain only	Europe & Mediterranean	Worldwide
One year	**€182.50**	**€232**	**€344.25**

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Annual family

Length	Spain only	Europe & Mediterranean	Worldwide
Per family	**€246**	**€340.50**	**€575**

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

Good to know

- 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.
- Valid for cruises.
- Travellers over 70 pay 40% more.
- Annual plan: unlimited trips of up to 90 days each (21 days if over 70); cancellation and interruption up to €5,000 per trip.
- The family plan covers your spouse or partner and children up to 18 living with you.
- "Europe" also covers Algeria, Cyprus, Egypt, Israel, Lebanon, Libya, Morocco, Palestine, Syria, Tunisia, Turkey and Jordan, so Mediterranean cruises count as Europe.

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).

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.

What if I fall ill while travelling?
Call the 24-hour assistance number on your policy first: the insurer arranges and pays for care. If you pay yourself, keep reports and invoices to claim afterwards; we can help you prepare the claim.

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.

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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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