

Mr. Esteban Manzano Alcalde, Authorized Representative, in the name and on behalf of MARKEL INSURANCE SE, with its registered address at Paseo de la Castellana 259C, Planta 34, Edificio Torre Cristal, 28046 Madrid, C.I.F. (Fiscal ID) W2764898I,

**HEREBY CERTIFIES:**

That the UNIVERSITY OF CANTABRIA, with C.I.F. (Fiscal ID) Q-3918001C, has taken out with this entity, on a Right of Establishment basis, a Collective Accident Policy number **025S00784ACO**, effective September 1<sup>st</sup> 2025 until August 31<sup>st</sup> 2026.

This Policy provides coverage to the insured against the risks of death, disability, health care, repatriation and travel assistance, in the event of an accident occurring in their school day, in itinere and / or during their activity related to their status as student, student, user, participant, etc. .. during internships in companies or entities, during the development of activities, whether or not they are organized academic or in which the Policyholder is a party.

**GUARANTEES INSURED:**

<b>A</b> Death by Accident .....	60.000,00 €
<b>B</b> permanent disability due to accident (according to scale) .....	60.000,00 €
<b>C</b> Healthcare expenses due to accident:	
In Spain in Concerted Centers .....	unlimited
Abroad.....	60.000,00 €
<b>D</b> Repatriation and travel assistance expenses:	
Transportation of mortal remains to the country of origin for foreign students regardless of the cause of their death .....	unlimited
Transport of mortal remains to Spain for students displaced abroad regardless of the reason for their death .....	unlimited
Early return due to death or hospitalization for more than 5 days of a first-degree relative, for students displaced abroad.....	1.500,00 €
Displacement of a relative due to hospitalization of more than 3 days, to the country in which the student is displaced.....	unlimited
Living expenses of a relative if the hospitalization is abroad (€ 100 per day maximum 10 days) .....	1.000,00 €
Transmission of messages .....	included
Medical Information Service .....	included
Legal Information Service .....	included
Healthcare expenses due to illness for Erasmus students traveling abroad .....	120.000,00 €
Study scholarship in the event of the death of both parents in the same Accident .....	10.000,00 €
<b>E.</b> General Private Civil Liability .....	600.000,00 €

**Markel Insurance SE**

Paseo de la Castellana 259C, Planta 34, Edificio Torre Cristal, 28046 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)



The foregoing is based on the terms and conditions, Schedule and special conditions stated in the policy.

This certificate is issued at the request of the policy holder and is for informational purposes only as to the existence of the insurance. It has no contractual value against either party other than the one corresponding to what has been agreed in the insurance policy according to its contractual conditions, and therefore does not cancel, amend or extend the terms and conditions of such policy.

This certificate was issued in Madrid, June 19<sup>th</sup> 2025.



**Markel Insurance SE**

Paseo de la Castellana 259C, Planta 34, Edificio Torre Cristal, 28046 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)