

Guide

This is the guide for the concluded insurance. The insurance consists of the policy schedule as well as conditions. The conditions set out the rights and obligations that apply to our travel and other insurances. The general conditions contain rules that apply to all our travel and other insurances. The product conditions or special conditions only contain the rules that apply specifically to your chosen product. Here you will find useful tips, telephone numbers and contact details which may be helpful before, during or after the trip.

EMERGENCY?

For travel insurance or breakdown assistance
Immediately call the emergency centre: **+31 (0)20 592 92 92**
(reachable day and night)

Assistance during holidays with:

- emergency care;
- hospitalisation;
- transport in connection with illness or accident;
- alternative accommodation;
- premature return journey to the Netherlands.

Breakdown assistance:

- the breakdown of your car or motorcycle;
- the rental of a vehicle.

Important: the explicit consent of the emergency centre is required for reimbursement of expenses.

CHANGES?

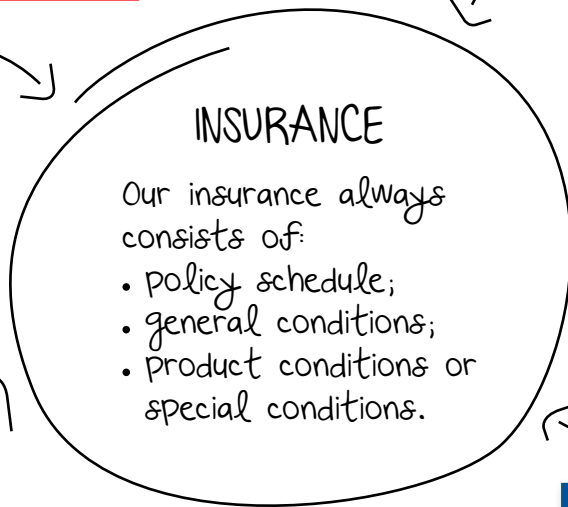
Are you moving or are there other changes?

You can easily let us know:

- online via our website;
- through your intermediary;
- by telephone
+31 (0)20 561 87 11.

SUGGESTIONS OR NOT SATISFIED?

If you are not satisfied or have a suggestion, you can let us know on our website. Just fill out the contact form. Also, we regularly ask our clients what they think about our service, by telephone or web form. The findings are published on our website.



TIP: THEFT OR LOSS

In the event of theft or loss we must be able to ascertain that this took place during your holidays. That is why you always have to report this to the police. If your luggage gets lost during the trip you can report this to the transport company.

TRAVEL TIPS!

Proper preparation is important:

- Check the cover of your insurance regularly;
- Read our travel tips on www.allianz-global-assistance.com → Our advice to you.

DAMAGE?

- via the online claim form on our website;
- damage claim form;
- by telephone +31 (0)20 561 87 30.

We advise you to always submit your claim online. If you have included all the required documents, we will review your claim within five working days.

CANCEL YOUR TRIP?

Contact the organisation with which you booked your trip as soon as possible, at any rate within three days. You need proof from the organisation to make a claim under the cancellation insurance. See the conditions of the cancellation insurance for more information.

TRAVEL DOCTOR

If you have questions about your health or medication during the trip, you can contact the Travel Doctor. The Travel Doctor can be reached via telephone number +31 (0)20 592 91 41 on working days from 9:00 a.m. until 5:00 p.m.

Ask your question and find more information on our website www.allianz-assistance.nl.

Global Assistance





Allianz Global Assistance

General Conditions

A-14

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Allianz 

These are the General Conditions of our insurances. These conditions form part of the insurance you have taken out. Which insurance you have taken out and which conditions form part thereof is stated in the policy schedule.

How to read the policy conditions?

The arrangements with regard to the insurance are stated in the policy schedule, the General Conditions and the Product Conditions. Are there discrepancies in the conditions? The arrangements in the policy schedule will apply first, then the Product Conditions will apply and finally the General Conditions will apply.

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Do you have a question about the policy conditions and do you quickly want to look something up? Go to www.allianz-assistance.nl/voorwaarden. Select the relevant policy conditions and use the search function for a quick answer.

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General

1. Who are we and what can you expect from us?

We are a Dutch branch of AGA International SA, which has its registered office in Paris, France. We also operate under the name Allianz Global Assistance.

Our visiting address is:
Poeldijkstraat 4
1059 VM Amsterdam

Our postal address is:
PO Box 9444
1006 AK Amsterdam

Listed with the Chamber of Commerce in Amsterdam under number 33094603. We are registered with the Netherlands Authority for the Financial Markets (AFM) under number 12000535 and have a permit issued by De Nederlandsche Bank N.V.

You can expect us to:

- act based on mutual trust;
- promptly respond to your request for assistance;
- be alert to your needs;
- settle claims quickly.

By a claim we mean the costs to be incurred and the compensation to be paid.

We compensate for damage or loss by:

- providing a service and/or;
- replacing the insured object or;
- providing a financial compensation.

The Product Conditions set out how we compensate for damage or loss and which damage and loss we compensate.

2. How is damage or loss determined and compensated?

- We will let you know as soon as possible if we compensate for the damage or loss. And how much the compensation will be. You can find the response periods on our website.
- Complete the claim form fully and truthfully. That enables us to properly determine the damage.
- You must have the original bills. We may request you to provide these as proof.
- Do we compensate for damage to an insured object? Then we may request you to transfer the ownership to us.

3. When do we try to recover compensation paid?

We try to recover the compensation paid in the following cases:

- Is another person liable for your damage or loss. Then we are entitled to recover the compensation we paid from that other person.
- Do we discover later that the damage is not insured after all? Then we may recover the compensation.

4. When is the insurance taken out invalid?

- We only insure residents of the Netherlands. This means that during the term of the insurance(s):
 - you must be registered in a Dutch population register;
 - you must actually reside in the Netherlands.
- The insurance will be invalid if we have informed you before that we do not want to insure you (anymore). Have you already paid premiums? The we will refund these.

Rules

5. Damage caused by terrorist acts

We compensate damage caused by terrorist acts or malicious contamination on the basis of special rules. This also applies to activities or practices to prepare preventive measures. We adhere in this regard to the protocol for settlement of claims of the Dutch Terrorism Risk Reinsurance Company (Nederlandse Herverzekeringsmaatschappij voor Terrorismeschaden, NHT). The full text of this protocol can be found at www.terrorismeverzekerd.nl.

6. Require assistance?

- If you require assistance you first need to contact the emergency centre, which can be reached day and night.
- The emergency centre will, in all reasonableness, provide the required assistance as soon as possible. This will be done in mutual consultation. It may be that government regulations or other circumstances render this impossible.
- Assistance you have arranged for yourself is for your own account.
- The emergency centre is not liable for faults and failures of others. This does not limit the liability of these others.

7. Multiple insurances

- Are you entitled to compensation on the basis of another insurance, the law or a regulation?
 - Then we will not compensate you via our insurance;
 - We will, however, compensate for the damage not covered by the other insurance, the law or a regulation;
 - This limitation does not apply to payments in the event of death and/or disability by an accident;
 - If we do compensate for damage or pay costs up front at your request, you assign your right to compensation under another insurance, the law or a regulation to us.
- Have you taken out multiple insurances with us which cover the same risk? Then we will never pay out more than twice the insured amount.

8. Payment of premiums

- You must pay the premium within thirty days or at any rate before the cover takes effect. If you fail to do so, then there is no insurance cover. The premium is due even if the insured period has already ended.
- Do you want to be insured? Then pay the premium, the administrative expenses and any collection agency charges as soon as possible. As soon as we have received this payment, you are insured again. This does not apply with retroactive effect. In other words, you are not insured during the interim period.

9. What is never insured?

We do not provide assistance and do not compensate for damage if this resulted from the acts mentioned below.

- Participation in criminal offences or violation of safety regulations;
- Wilful misconduct, gross negligence or carelessness;
- Participation in crimes, quarrels and fights;
- Excessive use of alcohol or narcotics;
- Dangerous acts (risky ventures) and participation in expeditions;
- Acts of war or nuclear reactions.

Nor do we provide assistance or compensation in the case of:

- Failure to take sufficient care. You must have taken reasonable measures to prevent the damage;
- Intentionally giving us incorrect information when taking out the insurance or when claiming the damage. This includes failure to cooperate in the settlement of the claim;
- Failure to pass on important information or changes;
- The damage already being compensated on the basis of a regulation, the law or another insurance. Or would be compensated if you had not been insured with us;
- Costs that could reasonably have been expected.

Amendments and termination

10. Can we amend your premium and the conditions?

- We may amend your premium and/or the conditions. If we do so, you will be informed thereof at least thirty days in advance.
- Do you not agree with the amendment? Then you may terminate the insurance. Do so within thirty days after you were informed of the amendment.
- Do you yourself amend the insurance? Then we will treat the amendment as if you take out a new insurance. Examples are extending the cover and expanding the persons insured.

11. When and how can you terminate the insurance?

Do you have an insurance which is renewed after a year? Then you cannot terminate the insurance in the first policy year. After that a notice period of one month applies. You can terminate the insurance in writing, by telephone or by e-mail. Have you paid too much premium? Then we will refund this.

12. When can we terminate the insurance?

We will terminate the insurance if you:

- have misled us through dishonesty or incomplete information when taking out the insurance;
- have purposely misrepresented the facts when submitting a claim;
- submit frequent or unclear damage claims. In such case we will first examine the causes and whether they can be prevented in the future. What if we conclude that this will not be possible? Or what if you are not willing to cooperate? Then we can terminate the insurance with a notice period of two months. You will be notified of this by letter;
- have committed fraud or cheated or deceived us. We will then notify you by letter. The insurance ends on the date stated on the letter.

Particulars and definition

13. What to do if you have a complaint?

Do you have a complaint? Then get in touch with us. What if our insurance specialist does not succeed in resolving your complaint? Then you can submit it to our management board. If you are still not satisfied with our solution, then submit the complaint to the court. Or to the Financial Services Complaints Board (www.kifid.nl). The address is: PO Box 93257, 2509 AG The Hague, the Netherlands. You can also call +31 (0)70-333 8 999. Or go to www.kifid.nl. Insurance policies concluded are subject to Dutch law.

14. Privacy and personal data

In collecting, obtaining and using personal data we adhere to the guidelines issued by the Dutch Data Protection Authority (DPA), the Financial Services Complaints Board (Kifid) and the Financial Supervision Act.

- You provide us with your data when you take out the insurance and during the execution of the insurance.
- We also use the data for statistical analysis, to prevent and combat fraud and to meet legal obligations.
- We exchange information with the Central Information System (Stichting CIS) in Zeist. We do this in order to be able to conclude new insurance policies and to settle damage claims in a responsible way.
- Our emergency centre will provide immediate assistance in case of hospitalisation, a severe accident or death. If the emergency centre deems this necessary, it can request data from an insured person, relatives, emergency workers and/or the attending physician. It may provide these data to the persons involved in the emergency services. It will also pass on this information to our medical adviser.

Important contact details

Emergency Centre

For personal and vehicle assistance
Tel. +31 (0)20 592 92 92
reachable 24/7

Service Team

For general enquiries
Tel. +31 (0)20 561 87 11
Mon.-Fri. 8:00 a.m. - 6:00 p.m. and Sat. 9:00 a.m. - 5:00 p.m.
E-mail: info@allianz-assistance.nl

Claims department

For claims related questions
Tel. +31 (0)20 561 87 30
Mon.-Fri. 8:00 a.m. - 6:00 p.m. and Sat. 9:00 a.m. - 5:00 p.m.
E-mail: schade@allianz-assistance.nl

Website

www.allianz-assistance.nl

15. Definitions

Below you will find the definitions of the terms used in the conditions.

Emergency Centre	<ul style="list-style-type: none"> • Emergency centre of AGA Alarmcentrale NL B.V.
Nuclear reaction	<ul style="list-style-type: none"> • Every nuclear reaction that results in the release of energy, such as nuclear fusion, nuclear fission or artificial and natural radioactivity.
Expedition	<ul style="list-style-type: none"> • An exploratory or investigative journey to remote areas that involves a higher than normal risk. The increased risk results from the extra effort required and/or the limitations and dangers posed by the environment.
Relatives of the 1st degree	<ul style="list-style-type: none"> • Partner, parents, parents-in-law, children and partners of your children.
Relatives of the 2nd degree	<ul style="list-style-type: none"> • Grandchildren, grandparents, brothers, sisters, brothers-in-law and sisters-in-law.
Family members	<ul style="list-style-type: none"> • Partner with whom the policyholder cohabits and/or live-at-home children of the insured party to the age of 27.
You	<ul style="list-style-type: none"> • The insured persons.
You/policyholder	<ul style="list-style-type: none"> • The person who has entered into the insurance agreement.
Acts of war	<ul style="list-style-type: none"> • This includes armed conflicts, civil wars, insurrections, disturbances, riots and mutiny. These six forms of acts of war and the related definitions constitute part of the text that has been filed by the Dutch Association of Insurers (Verbond van Verzekeraars).
Necessary expenses	<ul style="list-style-type: none"> • Expenses that cannot be postponed until after the return to the Netherlands. For example costs for treatments, goods, services and other matters.
Partner	<ul style="list-style-type: none"> • Spouse or person with whom you have cohabitated for at least one year.
Policy schedule	<ul style="list-style-type: none"> • This page is part of the policy conditions and specifies what you are insured for.
Insured party/parties	<ul style="list-style-type: none"> • You/policyholder and the family members are also stated on the policy. All insured parties must be registered in the Netherlands and must reside there.
Residence	<ul style="list-style-type: none"> • The residence of the policyholder, as stated in the Dutch municipal personal records database.
We/us/insurer	<ul style="list-style-type: none"> • AGA International SA (which has its registered office in Paris, France), also known under the name Allianz Global Assistance. Address: Poeldijkstraat 4, 1059 VM Amsterdam.

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Appendix B-PL-Privacy 18

From 25th May 2018, this appendix will form an integral part of the Terms and Conditions of Insurance.

Privacy and personal data

You are now reading our Privacy Statement. This statement explains what personal data we collect, how and why we do this, and with whom we share this data.

1. About us

We are the Dutch branch of AWP P&C S.A, with our registered office in Paris, France. We also operate under the name Allianz Global Assistance and are a subsidiary of Allianz Partners SAS. Our organisation is licensed to provide insurance products and services worldwide.

Allianz Global Assistance is responsible for protecting your personal data, in which we comply with the applicable privacy protection laws and regulations.

2. What types of personal data do we collect?

If you apply for us for insurance, we collect and process the following personal data:

- Name and full address
- Sex, date of birth and age.
- Contact details (phone number, email address, etc.).
- Payment details (credit card, bank account number, etc.).
- Cover details of policies purchased.
- When using the website and apps: type of device used, browser, language, date, time and IP address.
- For specific types of insurance: location details, vehicle registration details/number plate, travel details, nationality, identity document, profession and family details.
- Results of fraud screening and/or sanctions screening.

In addition, we also collect and process particular personal data such as medical data. Our emergency centre will provide immediate assistance if you require hospitalisation and in the event of serious accidents or death. If the emergency centre deems this necessary, it can request data from an insured person, relatives, emergency workers and/or the attending physician. It may provide this information to the individuals involved in the emergency services and will pass this information on to our medical adviser.

3. How do we collect and use personal data?

The table below shows the purposes for which we use your personal data, plus details on whether we do or do not require your consent.

Purposes	Is your consent required?
In order to accept and perform your insurance contract, manage any relationships arising from this contract, and be able to inform you quickly and accurately.	No
For our financial records.	No
For marketing activities, e.g. expanding our customer base or to inform you of products and services of potential interest to you. We may do this by email, post or telephone, or through our website and apps. If you do not appreciate this form of communication, you can file an objection or revoke your consent (see point 9).	Yes, unless we have a legitimate interest in the processing operation.
For profiling purposes. 'Profiling' refers to the collection, analysis and amalgamation of your personal data into a profile. The purpose of profiling is to be able to tailor our communications and products to your personal preferences. We also use profiles to identify potential business risks.	Yes, unless we have a legitimate interest in the processing operation.
In order to make automated decisions, e.g. to calculate your premium and determine the amount of your customer discount or loyalty discount based on your profile. In addition, in order to personalise your visit to our website by tailoring our products, services, offers and content to your preferences.	Yes, unless the processing operation is necessary for the negotiation or performance of the insurance contract.
For statistical analysis and in order to further develop our products and services.	No
In order to prevent and control fraud, money laundering and terrorism financing and protect the security and integrity of the financial industry and our organisation, employees and customers.	No
In order to comply with statutory requirements (including the payment of taxes and screening under the Dutch Sanctions Act).	No
In order to reinsure risk. This means we take out insurance ourselves in order to diversify (spread) the risk.	No

We may also receive personal data relating to you from public sources, including Statistics Netherlands (Centraal Bureau voor de Statistiek/CBS), the Netherlands Vehicle Authority (RDW), the Cadastre (Land Registry) and other organisations or individuals, including brokers, authorised agents, employers, emergency services, claims adjusters, other insurers, research companies and fraud prevention agencies.

Below we have listed a number of purposes for which we do not require your express consent. If this is the case, we will process this personal data because we are authorised to do so and/or to comply with statutory requirements. This is the case, for example, if the processing of personal data is necessary:

- In order to enter into, or perform, an insurance contract.
- In order to protect your, or someone else's, interests.
- In order to satisfy statutory requirements.
- For the purpose of a general-interest role.
- Because we (or any other party or parties) have a legitimate interest in doing so, unless your interests or those of a party concerned are more compelling. Please feel free to contact us for more information (see point 9).

We require your personal data in order to be able to offer our products and provide our services. If you prefer not to share your personal details with us, we will not be able to offer you an insurance product that meets your specific requirements.

4. Who has access to your personal data?

We ensure that your personal data is processed in a way that is consistent with the purposes listed above. Your data may be disclosed to the following parties for this purpose: government authorities, other Allianz Group companies, other insurers, co-insurers, reinsurers, insurance agents and banks. All these parties are responsible for protecting your data.

We can also choose to share your data with parties whom we have instructed to process your data, including other Allianz Group companies, consultants, experts, legal counsels, repair technicians, physicians and service providers. These parties are not authorised to use your personal data for their own marketing activities without your consent.

We can share your data for (scheduled) corporate reorganisations, mergers, corporate sales, joint ventures, allocation or transfer, or in the event of a bankruptcy or the transfer of all or a portion of our business, or our assets or shares.

Finally, we may be required to share data in order to comply with the law, e.g. with the Klachteninstituut Financiële Dienstverlening (Dutch Financial Services Complaints Authority/Kifid) if you have filed a complaint with them regarding our products or services. We can also exchange data with Stichting CIS (Central Information System) as part of fraud control procedures.

5. Where is my personal data processed?

Since we provide assistance and support worldwide, your personal data can be processed both within and outside the European Economic Area (EEA) by the parties listed in point 4. We will always ensure that we make agreements with you regarding confidentiality and security and that these agreements comply with the data protection regulations. We will never share your personal data with any parties who are not authorised to process this data.

If another Allianz Group company processes your personal data outside the EEA, we will do so based on approved business regulations. This Allianz Privacy Standard (Allianz BCR), as it is known, provides the appropriate protection for your personal data and applies to all Allianz Group companies.

A list of the Allianz BCR and Allianz Group companies which meet these requirements is available from www.allianz-assistance.nl/privacy. If the Allianz BCR does not apply, we will take the appropriate measures to ensure that the transfer of your personal data is as securely protected outside the EEA as within the EEA. Please feel free to contact us for more information about these measures (see point 9).

6. What are your rights related to your personal data?

If permitted under the law, you are entitled to:

- Request access to your personal data. You may ask questions as to how we have acquired this data and why it needs to be processed or about the contact details of the parties responsible, i.e. the data processors and other organisations or individuals with which or with whom we might share data.
- Revoke your consent for the processing of your personal data.
- Modify or update your personal data, for example if you have moved house.
- Ask to have your personal data deleted from our system, for example when we do not require it anymore for the purposes listed above and we are not required by law to retain your data any longer.
- Ask us to restrict the processing of your personal data, for example when you are in doubt as to whether your details are accurate. This restriction is valid for the period for which we check the accuracy.
- Receive your personal data electronically, for yourself or a new insurance company.
- File a complaint with us and/or the Autoriteit Persoonsgegevens (Personal Data Protection Authority).

Please contact us if you would like to avail of these rights; our contact details are listed under point 9. Please include your name, email address, policy number (if you have one) and your question. You can also do this by completing our online application form at the following link: www.allianz-assistance.nl/privacy

7. How can you file an objection?

You can object to the further processing of your personal data, or ask us to stop processing your data. We will always honour your request, unless we have been authorised for further processing under the law. Please contact us if you would like to file an objection; our contact details are listed under point 9.

8. How long will we retain your personal data?

We will keep your personal data for seven years from the maturity date of the insurance policy, unless a shorter or longer retention period is required by law. We will only use the data for the purposes for which we have received it.

9. How can you contact us?

If you have any questions about how we use your personal data, please contact us by email or post using the contact details listed below.

Allianz Global Assistance

Attn Data Privacy Officer
Poeldijkstraat 4, 1059 VM AMSTERDAM
Email: privacy.nl@allianz.com

10. How often do we update this Privacy Statement?

This Privacy Statement is updated on a regular basis. The most recent version is available on our website: www.allianz-assistance.nl/privacy. We will always inform you immediately of any important changes. This Privacy Statement was last updated in April 2018.



Travel Risk Insurance

Product Conditions
P-TRI15

These are the Product Conditions of the Travel Risk Insurance. This is an insurance especially for family or friends from abroad. In the Netherlands it is customary to take out an insurance before you travel. In other countries this is often not customary. That is why we offer the Travel Risk Insurance. This insurance consists of a travel insurance and/or cancellation insurance that you can take out separately or combined.

How to read the policy conditions?

The arrangements with regard to the insurance are stated in the policy schedule, the General Conditions and the Product Conditions. Are there discrepancies in the conditions? The arrangements in the policy schedule will apply first, then the Product Conditions will apply and finally the General Conditions will apply.

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Do you have a question about the policy conditions and do you quickly want to look something up? Go to our website www.allianz-assistance.nl/voorwaarden. Select the relevant policy conditions and use the search function for a quick answer.

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How can we help?

Emergency situation? Immediately call the emergency centre: **+31 (0)20 592 92 92** (reachable 24/7).

A. Details of the cover

1. Who are insured?

Insured parties are the persons stated in the policy schedule. The insurance is also valid if the insured parties take separate trips. Persons to the age of 70 are insured.

2. What kind of travel is insured?

This insurance policy is valid for private and business travel. In the case of private travel the insurance is valid for:

- leisure travel;
- taking a course;
- light volunteer work.

In the case of business travel the insurance is only valid if it concerns administrative, commercial and/or supervisory work.

3. From what date are you insured?

- The starting date and the end date of the insurance are stated in the policy schedule.
- The cover will take effect each time that an insured party and/or luggage leaves the county of residence for travel. The cover will end upon return to the country of residence.
- The cover for medical expenses due to illness only start 48 hours after arrival in the country of destination. Medical expenses due to an accident are insured from the date of the insurance.

4. Where is the insurance valid?

- Does the policy schedule state Europe? Then the validity is limited to the countries of Europe. This includes the Azores, the Canary Islands, Madeira and the non-European countries bordering the Mediterranean. And this also includes Russia, up to the Ural and Caucasus Mountains. Sea travel between the above-mentioned territories is also included under the cover.
- Does the policy schedule state World? Then the insurance is valid worldwide.

Please note:

- *This insurance is not valid in the country where you come from and officially reside according to your passport or visa (country of residence).*
- *Do you take out additional insurance for special sports? Then this additional insurance will only be valid in Europe, even if your policy schedule states 'World'.*

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5. What is the maximum length of travel and stay?

Travel of up to 60 consecutive days is insured, unless the policy schedule states a different number of days.

6. What do we expect from you?

As with any insurance policy there are rules. You are required to comply with these rules. We expect you to:

- contact us as soon as possible in the event of damage. Do so:
 - within 24 hours if an insured party deceases. You can do this by telephone or e-mail;
 - within seven days after admission if an insured party has to be admitted to a hospital for more than 24 hours. You can do this in writing or by e-mail;
 - within 28 days after return to the country of residence in all other cases. If you have a valid reason why you are unable to do so, a deadline of 180 days after the return to the country of residence applies.
- respond to our proposals. A deadline of 180 days applies;
- provide us with the information required and to inquire after all the relevant important information;
- follow the instructions of the emergency centre;
- comply with the law;
- take good care of your belongings;
- do everything possible to limit the damage;
- send us what we ask for.

Please note:

- *If you do not follow the rules, you may not be insured.*
- *We may also not compensate for the damage and terminate the insurance.*

7. What is not or also not insured?

- The General Conditions state what is never insured. The scope of each cover states what exactly is not covered. Nor do we provide assistance or compensate for damage:
- during winter sports, special sports and/or recreational and technical diving. Unless these are explicitly included in the policy;
- if you failed to take sufficient care. You must have taken reasonable measures to prevent the damage. Read the article 'Take care of you belongings' for a detailed overview;
- during the execution of:
 - work other than administrative, commercial and/or supervisory activities;
 - other work if this involves risks other than those usually associated with private or business travel.
- in the event of wilful misconduct, gross negligence or carelessness. This also includes suicide or a suicide attempt;
- if you fly with non-approved airline companies;
- if you participate in air traffic as a crew member;
- if you participate in competitions or related preparations;
- if you participate in balloon flights or submarine tours;
- if you practise the following sports: boxing, wrestling, karate and other martial arts, jiu-jitsu and rugby.
- Nor do we provide assistance or compensation in the case of:
 - belongings being seized or confiscated;
 - costs that could reasonably have been expected. For example in the event of a pre-existing illness or defect;
 - participation in a hijack, strike or terrorist act or knowingly being present during any such act;
 - a stay aboard a ship outside the territorial sea other than as a passenger.

Please note:

Winter sports and special sports are not insured, however, skating and sledging trips are covered.

8. Take care of you belongings

- The insurance will only be valid if you have taken sufficient care. You must have made an effort to prevent the theft, loss or damage. This is a difficult subject, as it often depends on the specific situation. Our point of departure is whether you could reasonably have taken better measures to prevent the damage. If this is the case, then we will not compensate for the damage. Below are a few examples of situations in which we do not compensate for the damage. We do not compensate for the damage, if:
 - you leave your belongings unattended;
 - you leave your belongings in the car or another motor vehicle. You are insured, however, if the car is locked properly and the items are not visible from the outside. The damage must have occurred between 7:00 a.m. and 10:00 p.m. and there must be signs of forced entry;
 - you leave digital/electrical equipment, travel documents, valuables or money out of reach. Please note that we also do not compensate for these items if you leave them in a properly locked vehicle, or unsupervised in a not properly secured space;
 - money or valuables are stolen from a tent, caravan, pleasure boat, car or other means of transport;
 - valuables are stolen from a caravan, camper or pleasure boat, unless these items were kept in the safe and there are signs of forced entry;
 - digital/electrical equipment is stolen from a camper, caravan or pleasure boat, unless these items are kept in a properly secured storage space and there are signs of forced entry;
 - digital/electrical equipment is stolen from a tent;
 - luggage is stolen from a car and/or caravan/camper packed to leave for the travel destination. This also applies if the whole vehicle is stolen.

9. Definitions

There are three documents in which specific terms used are defined. In the General Conditions general terms used are defined. Under scope of the cover terms used there are defined. And below you will find some more definitions of the terms used in these conditions. Winter sports involving a higher than normal risk, including ice climbing, skeleton, bobsleighting, ice hockey, speed skiing, speed racing, skijoring, ski jumping, ski flying, figure jumping with freestyle skiing, alpine skiing, para-skiing and heli-skiing.

Special winter sports	<ul style="list-style-type: none"> • Winter sports involving a higher than normal risk, including ice climbing, skeleton, bobsleighting, ice hockey, speed skiing, speed racing, skijoring, ski jumping, ski flying, figure jumping with freestyle skiing, alpine skiing, para-skiing and heli-skiing.
Special sports	<ul style="list-style-type: none"> • Sports involving a higher than normal risk, including hunting, mountain climbing, mountaineering, abseiling, potholing, bungee jumping, parachuting, paragliding, hang-gliding, ultra-light flying and gliding.
Relatives	<ul style="list-style-type: none"> • Spouse, parents, parents-in-law, children, brothers, sisters, brothers-in-law, sisters-in-law, grandparents and grandchildren.
Country of residence	<ul style="list-style-type: none"> • This is the country where you have your residence according to your passport, visa or other official travel document.
Public transport	<ul style="list-style-type: none"> • Passenger transport that is publicly accessible, i.e. to anyone who wishes to make use of the transport service.
Medical necessity	<ul style="list-style-type: none"> • This is the case if a doctor determines that a medical treatment cannot be delayed until after the first possible return to the country of residence.

Travel companion	<ul style="list-style-type: none"> • A person travelling to and from the destination together with you. 	Technical diving	<ul style="list-style-type: none"> • Practising underwater sports outside the recreational depth limit of 40 metres, including decompression, cave and wreck diving.
Private travel	<ul style="list-style-type: none"> • Leisure travel or stay. These travels therefore have nothing to do with profession, company, function, study, traineeship or other work. 	Winter sports	<ul style="list-style-type: none"> • Any sport depending on snow and/or ice with a normal risk.
Recreational diving	<ul style="list-style-type: none"> • Practising underwater sports within the recreational limits (in any case within the depth limit of 40 metres). 	Business travel	<ul style="list-style-type: none"> • Travel or stay associated with the profession, company, function, study, traineeship or other work.

B. Scope of the cover

The insured damage will be compensated to a maximum of the insured amount and applies per person and per event, unless stated otherwise in the conditions.

The Travel Risk Insurance consists of a travel insurance and/or cancellation insurance.

Have you only taken out the travel insurance? Then you are insured for:

1. Emergency assistance
2. Medical expenses
3. Additional cover

You can take out additional insurance cover for the following:

4. Winter sports and special sports
5. Cancellation insurance

Do you only have the cancellation insurance? What in that case only applies:

5. Cancellation insurance

The policy schedule states what you are insured for.

1. Emergency assistance

Does the policy schedule state Travel Insurance? Then you are insured for this.

We will pay the necessary expenses for assistance. However, you need the prior permission of our emergency centre. Below you can see for which events we reimburse the expenses. The cover applies per insured party, unless stated otherwise. The compensation also applies to family members and one travel companion of the insured party who also has a travel insurance with us, but who is not listed on the same policy.

Insured		
	<ul style="list-style-type: none"> • In the event of illness or an accident abroad we insure the extra costs of: <ul style="list-style-type: none"> - accommodation; - transport for a hospital visit; - return journey to the Netherlands or the country of residence by ambulance, taxi and/or public transport. 	€ 70,- per day € 70,- per policy Necessary expenses
	<ul style="list-style-type: none"> • Are you in mortal danger due to illness or an accident? And our medical adviser confirms this? Then we will compensate for a maximum of one non-insured relative: <ul style="list-style-type: none"> - the costs of coming over and return to the country of residence by public transport; - the accommodation costs for a maximum of ten days. 	Necessary expenses € 70,- per person per day
	<ul style="list-style-type: none"> • For tracing and/or rescue if you are missing, we will compensate: <ul style="list-style-type: none"> - the costs that need to be incurred according to the local competent authorities. 	€ 45,500
	<ul style="list-style-type: none"> • In the event you die abroad, we will compensate: <ul style="list-style-type: none"> - the costs of transport of the mortal remains to the country of residence or the costs of a burial or cremation abroad to a maximum of the costs of the transport of the mortal remains to the country of residence. This is including the costs for the coming over and accommodation for a maximum of ten days of two relatives. 	Necessary expenses
	<ul style="list-style-type: none"> • In the event of illness, accidents or death of non-accompanying relatives of the first or second degree, we will reimburse the extra costs of: <ul style="list-style-type: none"> - travelling back to the country of residence by public transport; - return to the Netherlands. This is only insured if you return at least one month before the planned end of your stay. 	Necessary expenses Necessary expenses

	<ul style="list-style-type: none"> If you are travelling alone, because your travel companion died abroad, we will reimburse, for a relative not insured under the policy: <ul style="list-style-type: none"> the costs of coming over and return to the country of residence or the Netherlands by public transport; the accommodation costs for a maximum of ten days. 	Necessary expenses € 70 per day
	<ul style="list-style-type: none"> In the event of serious damage to your property in the country of residence, we will reimburse: <ul style="list-style-type: none"> the extra costs of travelling back to the country of residence by public transport. 	Necessary expenses
	<ul style="list-style-type: none"> In the event of a forced delay (caused by a natural disaster or strike of the transport companies), we will reimburse the extra costs of: <ul style="list-style-type: none"> the return journey to the intended travel destination by public transport; necessary stay (after the intended length of stay). 	Necessary expenses € 70 per day
	<ul style="list-style-type: none"> In the event of an insured event, the following is also insured: <ul style="list-style-type: none"> telecommunication costs; if the own car is used for the extra travel expenses. 	€ 90 per insured period € 0.25 per kilometre
Excess	None	
Not insured	<ul style="list-style-type: none"> Assistance and costs incurred without permission of the emergency centre. Costs incurred because of illness or an accident without medical necessity. Read the article 'What is not or also not insured?' for a more detailed overview. 	
Special circumstances	<ul style="list-style-type: none"> Travel companion insured elsewhere: do you have to incur costs because of an illness or an accident involving a travel companion not insured under the policy? Then we will reimburse your extra costs as well. Of course equal to any costs that would apply if the travel companion had been insured with us. This travel companion must have a valid insurance that provides no cover for your costs. We will only reimburse travel by air ambulance to the Netherlands, if: <ul style="list-style-type: none"> you cannot travel by ambulance, taxi or public transport; this can save your life and/or reduce the risk of invalidity; we have given you permission in advance. Do you want to have your medically necessary transport to the nearest hospital reimbursed? Then you must have included 'Medical expenses' in the policy. We will send medication, if: <ul style="list-style-type: none"> there are no local alternatives; that is necessary due to illness, an accident, loss or theft. <p>Please note: we will not send any medication if you have forgotten your own medication, or if you have not taken enough medication with you.</p>	
In the event of damage	<ul style="list-style-type: none"> If you require assistance, contact the emergency centre. Read the article 'What do we expect from you?' for a more detailed overview. 	

2. Medical expenses

Does the policy schedule state Travel Insurance? Then you are insured for this.

We reimburse the costs of doctors, specialists and hospitals according to the overview below. You must have incurred these costs as a result of an illness, accident or disorder. It must concern regular medicine that is recognised by the competent authorities. The insured amounts apply per person and per insured period.

Please note: the cover for medical expenses due to illness only start 48 hours after arrival in the country of destination. Medical expenses due to an accident are insured from the date of the insurance.

Insured		Maximum payment
	Medical costs of doctors, specialists and hospitals, recognised by competent authorities.	
	<ul style="list-style-type: none"> Necessary medical costs in the event of illness or an accident: <ul style="list-style-type: none"> Doctor and hospital costs Crutches and wheelchair Prosthetics due to an accident Dentistry costs due to an accident 	€ 30,000
		€ 90
		€ 680
		€ 230
Excess	Per person, per insured period	€ 45
Not insured	<ul style="list-style-type: none"> Costs as a result of winter sports and/or special sports. These costs are insured if these are explicitly included in the policy, as stated in the policy schedule. Costs for a treatment that is not medically necessary. Costs of medicine use to change body weight. Costs to continue an ongoing treatment. Pregnancy, unless there are complications. If the treatment could have been delayed until after return to the country of residence. Unnecessarily expensive treatment. Read the article 'What is not or also not insured?' for a more detailed overview. 	

In the event of damage	<ul style="list-style-type: none"> The explicit permission of the emergency centre is required for reimbursement of the following costs: <ul style="list-style-type: none"> transport in connection with illness or accident; hospitalisation for more than 24 hours. Report this within seven days to the emergency centre. Read the article ‚What do we expect from you?’ for a more detailed overview.
Definitions	<ul style="list-style-type: none"> <i>Medical expenses</i> are exclusively monetary payments for doctors (fees) and costs of: <ul style="list-style-type: none"> hospitalisation; operation and use of operation theatre; prescribed X-rays and radiation treatments; prescribed medication, dressing material and massage; medically necessary transport, including any medically necessary evacuation and transport from a ski run.

3. Additional cover

Does the policy schedule state **Travel Insurance**? Then you are insured for this.

Insured		Maximum payment
	<ul style="list-style-type: none"> Travel documents due to loss or theft 	€ 115
	<ul style="list-style-type: none"> Loss/delayed arrival of luggage during the outward journey: <ul style="list-style-type: none"> replacement clothing and/or toiletries 	€ 115
	<ul style="list-style-type: none"> Damage to accommodation (maximum) 	€ 115
Excess	<ul style="list-style-type: none"> Per person, per insured period 	None
Not insured	<ul style="list-style-type: none"> Read the article ‚Take care of your belongings’ and the article ‚What is not or also not insured?’ for a more detailed overview. 	
In the event of damage	<ul style="list-style-type: none"> In the event of lost luggage or a delayed arrival of luggage, report this immediately to the transport company. Read the article ‚What do we expect from you?’ for a more detailed overview. 	
Definitions	<ul style="list-style-type: none"> <i>Travel documents</i>: identification papers, tourist cards, passports, laissez-passers and visa. The costs of repurchasing are reimbursed, with the exception of travel, accommodation and telecommunication costs. 	

4. Winter sports and special sports

Does the policy schedule state **Winter Sports**? Then you are insured for this.

Damage resulting from winter sports and/or special sports will only be compensated for the cover that you have included in the policy (see policy schedule).

Insured	<ul style="list-style-type: none"> Winter sports, special sports, as well as recreational and technical diving.
Excess	<ul style="list-style-type: none"> The applicable excess as stated under ‚Medical expenses’.
Not insured	<ul style="list-style-type: none"> Participation in competitions and related preparations, such as training. Read the article ‚What is not or also not insured?’ for a more detailed overview.
Special circumstances	<ul style="list-style-type: none"> For skating and sledging trips you do not need to take out any additional cover for ‚Winter sports and special sports’. The cover only applies in Europe.

5. Cancellation insurance

Does the policy schedule state **Cancellation Insurance**? Then you are insured for this.

Please note: the cancellation insurance is only valid if the trip is booked in the Netherlands.

Compensation	<ul style="list-style-type: none"> If the trip booked is cancelled within the term of validity of the insurance, we will reimburse: <ul style="list-style-type: none"> the cancellation costs; the costs of transferring the trip, where total cancellation is not necessary. Is the public transport delayed which you use to make a trip of more than three days? Then you receive reimbursement of: <ul style="list-style-type: none"> one day in the event of a delay of 8 to 20 hours; two days in the event of a delay of 20 to 32 hours; three days in the event of a delay of 32 hours or more. In the event of cutting short of the trip: <ul style="list-style-type: none"> We will reimburse the number of days holiday not used, less the return journey days. This applies if you have to return to the country of residence prematurely. A maximum of 40 days is reimbursed. In the event of hospitalisation: <ul style="list-style-type: none"> We will reimburse an amount that is proportionate to the number of days holiday not used. This applies from 24 hours hospitalisation and a maximum of 40 days is reimbursed.
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Insured	<ul style="list-style-type: none"> • You will receive a reimbursement if you cancel or cut short the trip in the following cases: <ul style="list-style-type: none"> - Death, serious illness or accident of yourself or a co-insured. - Death, serious illness or life-threatening accident of a relative of the first or second degree. - Your property or that of your employer is damaged such that your presence is required. For example damage to: immovable property, inventory and equipment, or merchandise. - The accommodation booked is no longer fit for habitation because of damage. • In the following situations you are insured for cancellation, but not for cutting short the trip: <ul style="list-style-type: none"> - If you cannot have inoculations or take medicines with you that are mandatory for the trip. This must be for medical reasons. - The private transport for the trip to be made cannot be repaired before the start of the trip. - A resit for an education lasting several years is mandatory and cannot be postponed. • You are insured for a delayed departure, if: <ul style="list-style-type: none"> - the public transport with which you make the trip leaves too late, as a consequence whereof you arrive at your destination much later than stated on the transport document.
Excess	None
Maximum per claim	<ul style="list-style-type: none"> • The insured amount is stated in the policy schedule. There are two possible maximum payments: <ul style="list-style-type: none"> - € 5,000 per person, per trip. And € 50,000 per insurance policy for all the insured parties jointly.
Not insured	<ul style="list-style-type: none"> • If you could already have expected that you would have to cancel, cut short or interrupt the trip at the time of booking. • Cancellation associated with pregnancy. • If the costs are covered by another arrangement or insurance. • If you cannot provide proof of the trip through a booking and/or reservation. • If you only booked transport without accommodation, then there is no compensation for delayed departure. • If the delay occurs during a tour, then there is no compensation for delayed departure. • If you unexpectedly do not obtain the visa required for your trip. • Read the article 'What is not or also not insured?' for a more detailed overview.
Special circumstances	<ul style="list-style-type: none"> • You are also insured for cancellation if a travel companion has to cancel the trip and: <ul style="list-style-type: none"> - the travel companion is named on your booking or reservation form; - the travel companion has taken out his/her own cancellation insurance for this trip; - the cause of the cancellation is insured. <p>This cover is limited per trip to three families or six travel companions travelling with you. If you cut the trip short, then this cover is limited to one travel companion.</p>
In the event of damage	<ul style="list-style-type: none"> • Report the cancellation immediately, but no later than within three days, to the office where the trip was booked. • We determine for you what we reimburse for cutting the trip short. • From the reimbursement we will deduct everything that you have already received from others. • Read the article 'What do we expect from you?' for a more detailed overview.
Definitions	<ul style="list-style-type: none"> • <i>Serious illness</i>: an illness diagnosed by a doctor, putting a considerable strain on the body and mind. Immediate medical treatment is required. • <i>Proportionate compensation</i>: we base the compensation on the number of days holiday not enjoyed.

