

# Conditions of Unigarant Short-term Travel and Cancellation Insurance

KRA UGI Travix

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**Do not let anything or anyone deprive you of your holiday enjoyment.**

The tips below can help you seek the best possible solution and protect your belongings at all time in various situations.

**Our tips for a carefree holiday!**

<p><b>How do you protect your valuables and hobby /sports equipment?</b></p>	<ul style="list-style-type: none"> <li>● Only take valuables and hobby /sports equipment with you if it is really necessary. Or take them as hand luggage whenever possible.</li> <li>● Carry money, debit cards and travel documents in a breast or belt bag.</li> <li>● Keep your camera or bag closely as close to your body as possible.</li> </ul>
<p><b>Are you travelling in your car or caravan?</b></p>	<ul style="list-style-type: none"> <li>● Load your car or caravan on the day of departure.</li> <li>● If possible, park your car somewhere visible whenever you are on a rest break.</li> <li>● Never leave valuables, hobby/sports equipment or valuable papers behind in your car.</li> <li>● Ensure that your luggage in the car is not visible from the outside.</li> <li>● Always lock up your car or caravan properly, also during rest breaks or when fuelling.</li> <li>● Do not leave your luggage behind on a roof, bicycle or luggage carrier unnecessarily.</li> <li>● Keep your luggage with you during overnight stays en route.</li> <li>● Unload your car or caravan on the day of arrival.</li> </ul>
<p><b>Are you travelling by boat, bus, train or aeroplane?</b></p>	<ul style="list-style-type: none"> <li>● Keep valuable and fragile items, important documents and medicines in your hand luggage.</li> <li>● In the event of any loss of or damage to luggage that has been checked in, always have a PIR ("Property Irregularity Report) or statement drawn up by the transport company.</li> </ul>
<p><b>At your destination</b></p>	<ul style="list-style-type: none"> <li>● Do not leave any valuables, hobby /sports equipment or valuable papers unattended anywhere. This also includes your hotel room, tent, caravan and car. Use a safe if it is provided, or take the items with you.</li> <li>● Besides the telephone number of the ANWB Emergency Centre, note the numbers of your:             <ul style="list-style-type: none"> <li>- Passport or identity card.</li> <li>- Driving licence and vehicle registration.</li> <li>- Bank card.</li> <li>- Credit card.</li> <li>- Travel insurance.</li> <li>- Car insurance.</li> <li>- Medical insurance.</li> </ul> </li> </ul> <p>Always keep these details separate from your travel documents. Leave a copy with someone you can contact at all times.</p>
<p><b>Action to take in the event of theft, illness or accident</b></p>	<ul style="list-style-type: none"> <li>● In the event of theft, immediately report this to the police and request a copy of the police report. You will need this copy in order to:             <ul style="list-style-type: none"> <li>- Report your loss.</li> <li>- Trace your belongings.</li> <li>- Get your belongings back when they are found.</li> </ul> </li> <li>● Contact a local doctor in case of sickness or bodily injury, show your care pass and save any invoices.</li> <li>● In case of a traffic accident, always have a report made and ask for witness statements.</li> <li>● Take photographs of the situation in case of a traffic accident.</li> <li>● Keep any damaged luggage.</li> <li>● Have the cause of the mechanical damage to your car or caravan determined by the nearest dealer of your car make or reliable garage. Ask them to give you a written statement.</li> </ul>

## **How can you reach the ANWB Emergency Centre?**

In the Netherlands:  
Tel. 070 314 56 56

Abroad:  
Tel. (+31) (0) 70 314 56 56

## General and special conditions

These policy conditions consist of:

- General conditions that apply to all types of cover.
- Special conditions that apply per type of cover.

Your policy document or booking confirmation shows you what is covered by your policy.

### General conditions

#### Article 1. What is meant by the following terms?

The following terms appear (more than once) in the terms and conditions, which is why they are explained here.

**1. Policyholder**

The person who has taken out the insurance.

**2. Insured party**

The persons mentioned on the policy document or booking confirmation. These can be:

- a. You.
- b. Your husband, wife, partner, housemate.
- c. Unmarried children living with you or your ex-partner.
- d. Any of your children who live away from home for educational reasons.

**3. You, your**

The insured party or policyholder.

**4. We, us, ours:**

Unigarant N.V., Postbus 50000, 7900 RP Hoogeveen, The Netherlands (the AFM license number is 12011826). Unigarant N.V. is an authorised agent of UVM Verzekeringsmaatschappij N.V. in Hoogeveen, the risk-bearing insurer (the AFM license number is 12000595).

**5. Damage event**

An incident or series of incidents that are connected, with one single cause, and which result in damages to persons and/or material matters. Loss is insured only if the insured peril occurs suddenly during the term of the insurance.

**6. Assessor**

An expert person, who is registered as an assessor with NIVRE (The Dutch Institute of Register Experts) or who has been approved by us.

**7. Authorized Representative**

The individual who takes care of your house or business when you go on a journey.

**8. Reimbursement**

The amount we pay as a result of the occurrence of an insured damage event.

**9. Permanent Home**

The home at the address where you are registered in population register of The Netherlands.

**10. Booking Confirmation**

The document you receive as confirmation of the booking of your journey, which states which persons are insured and the extent of their insurance cover.

**11. Travel Companion**

One or more persons who travel with you and are not listed on the policy document or the booking confirmation.

**12. Single Traveller**

If your travelling companion cancels his/her journey and you are therefore travelling alone.

**13. Travelling Party**

Those insured persons who are travelling together.

**14. Travel Sum**

The total sum for prior paid and/or the amount paid for bookings and reservations for transport and/or accommodation.

**15. Family Members in the 1st, 2nd and 3rd Degree**

- a. **1st Degree:** your husband, wife, life partner, parents (in-law/step) and children (related by marriage/step).
- b. **2nd Degree:** sisters/brothers (in-law, step), grandparents and grandchildren.
- c. **3rd Degree:** great-grandparents, uncles, aunts, children of brothers and/or sisters, great-grandchildren.

**16. Cancellation Fees**

The costs or increase of the travel sum that an insured party has to pay, due to the insured party either entirely or partially cancelling a journey or composite journey.

**17. Daily allowance**

An allowance paid for any holiday day that has not been taken. The allowance is calculated on a pro rata basis of the total travel sum.

**18. Day's holiday not taken**

A consecutive period of 24 hours falling within the booked holiday period.

**19. Journey**

A journey and/or stay:

- a. Of a recreational nature.
- b. For educational or internship purposes abroad.
- c. For au pair or volunteer work abroad.

**20. Business Trip**

A journey and/or stay for business purposes. This excludes commuting.

**21. Composite Journey**

A journey comprised of separately booked elements, which were booked before the start of the journey, such as a flight, accommodation or (means of) transport. You have booked one or more of these elements independently at a travel agency with the relevant supplier/lessor.

Exceptions are journeys, or sections of journeys that were booked either at or by a tour operator, meaning an organisation offering organised journeys in their own name and organised in advance by them.

**22. Current Market Value**

The current market value is determined on the basis of the purchase price and depreciation. Depreciation takes place on the basis of age and average duration of use. We also take into consideration the depreciation in value due to the rapid changeover of models and technological advancements.

**23. Accident**

A sudden, involuntary, external force, directly affecting the body of the insured party.

This also includes:

- a. Sunstroke;
- b. Frostbite;
- c. Drowning;
- d. Dehydration, famine and exhaustion due to becoming isolated.

**24. Premium**

The amount you pay for the insurance.

**25. Fraud**

Intentional defrauding, for example by:

- a. Not given an honest account of events that have occurred.
- b. Providing incorrect information or withholding information when submitting an application or amendment to the insurance or insurance claim.
- c. Wrongfully claiming damage and/or loss or reimbursements.

**26. In writing**

By post, fax or e-mail. If we send you a message, we will send this to the (e-mail) address that was last known to us.

**Article 2. What is the basis for the insurance?**

1. The details you submitted when taking out or amending the insurance policy.
2. The details stated on the policy document or booking confirmation.
3. The general terms and conditions and special conditions.
4. The agreements (articles) that we have made with you. These can be found on the policy document or booking confirmation.

**Article 3. When does the cover of the insurance start and how long is the withdrawal period?**

1. Your insurance starts on the date stated on your policy document or booking confirmation.
2. This will never be sooner than the date you took out the insurance policy.

**Article 4. When is the premium payment due?**

1. The premium is always paid in advance. If you have not paid the premium within 14 days of the date that it is due, then there will be no insurance cover from the starting date of the insurance, or obligation on our part to send you a payment reminder in such a case.
2. If we are compelled to collect the premium through a court of law or via another external procedure, you will be liable for all additional costs.
3. You will remain liable for payment of the premium and additional costs. Cover will be restored one day after all outstanding amounts have been received, if we have not yet terminated the

insurance. Any damage and/or loss occurring during the period that the cover had lapsed will not be covered.

#### **Article 5. What do we expect of you in the event of a claim?**

We expect you to be able to demonstrate the damage and/or loss or at least make it plausible. In the event of burglary, theft, robbery, vandalism, riots or other criminal offences, we ask you to report this to the police.

We also expect you to limit the damage and/or loss as much as possible and not perform any actions that could damage our interests. By this we mean at least the following:

- Having any damages repaired without our permission or having damaged items destroyed or relinquishing them;
- Making commitments and statements or performing actions without consulting with us;

In order to settle the claim quickly, we request that you :

- Report the damage and/or loss to us as soon as possible;
- Provide us with all relevant information in a timely manner;
- Tell us whether the damage and/or loss is insured under a different insurance policy or can be recovered from another party;
- Cooperate fully with us and follow our instructions;
- Hand over the damaged items to us at our request.

#### **Article 6. How do we assess the loss?**

1. The extent of the loss will be assessed by you and us in consultation with one other. In addition, the loss can also be assessed by:

- a. An expert appointed by us.
  - b. An expert appointed by us and an expert appointed by you. In such instances, these experts will appoint an arbitrator (third expert) beforehand. This arbitrator will give a binding opinion in cases where the two experts have a difference of opinion. Such binding opinions will lie between the limits of the extent of the loss, or cause of the loss, assessed by the two experts.
2. We will pay the costs of the expert appointed by us. If you yourself appoint an expert then we will pay the costs, if these are within reason. The costs of the arbitrator will be paid by us. This scheme will only apply to material damages.
3. The extent of the damage assessed by the expert(s) can be revised, if it can be proved that:
- a. Account was taken of incorrect information.
  - b. Calculation errors were made.

If we let an expert assess the amount of the claim, this does not yet entail our acknowledgment of reimbursement for loss.

#### **Article 7. When would a reimbursement be paid to you by us?**

Within ten working days, providing:

1. We have received all necessary information.
2. You are entitled to reimbursement based on these conditions.

#### **Article 8. Can a claim lapse over time?**

The statutory rules on prescription (claim lapse) are applicable. If we reject your request for compensation in writing, you must respond within three years. If you do not do so, we will no longer handle your claim.

#### **Article 9. What happens if you can also claim the loss somewhere else?**

1. You will not receive reimbursement if the loss is already reimbursed under a law or by another insurance, or would have been reimbursed if you were not insured with us.
2. If the loss amounts to more, we then reimburse the loss up to the amount insured by us according to our conditions.

#### **Article 10. What do we expect of you?**

We expect you to take good care of your belongings. Damage and/or loss arising from inadequate care will not be reimbursed. This means that you must take measures to prevent damage, theft and burglary and that must you limit any damage done as much as possible. As with any type of insurance, there are certain rules that are necessary for you to adhere to.

We expect that you will:

1. Obey the law.
2. Take good care of your belongings.
3. Have been sufficiently careful.

**Please note:**

If you do not adhere to these rules, your loss might not be reimbursed. Some examples of these types of situations are provided below:

1. You leave your belongings unattended, for example on a beach or terrace.
2. You leave your belongings in a car, which are visible from the outside.
3. The belongings are left without adequate precautionary measures on a roof, bicycle or luggage carrier or in a luggage trailer or folding trailer (without using a secure lock).
4. If the belongings are in a caravan, static caravan or summerhouse. This only applies during those periods when there is nobody present at the accommodation.
5. If valuables and travel documents have been left behind, for example in a suitcase or bag that was not taken along as hand luggage and was not under direct control.
6. If you leave separate devices, such as a navigation system, in the car.

**Article 11. In which instances do we not authorise payment?**

1. In the event of damage caused by and/or exacerbated by:
  - a. Your permission and/or permission from another interested party.
  - b. Your intent and/or recklessness, whether deliberate or otherwise, and intentional guilt, whether deliberate or otherwise, or that of anyone else with a direct interest in the insurance policy.
  - c. Acts of war, such as armed conflict, civil war, uprising, domestic civil commotion, rioting and mutiny.
  - d. Nuclear reactions, earthquakes or volcanic eruptions.
  - e. Fraud or attempted fraud.
2. In the event of damage whereby:
  - a. You were under the influence of alcohol, medicines, narcotics, stimulants or similar substances.
  - b. This is connected to a crime you committed.
3. You do not comply with your obligations from this contract, and thereby damage our interests.

**Article 12. How do we deal with damages resulting from terrorism?**

We will reimburse loss according to the Claims Settlement Protocol of the Dutch Terrorism Risk Reinsurance Company (NHT). It is stated in this protocol that we can limit reimbursement, for example in the event of terrorism or malicious contamination. You can find the full text of this protocol on [terrorisneverzekerd.nl](https://nht.vereeende.nl/downloads-english-forms) (English: <https://nht.vereeende.nl/downloads-english-forms>).

**Article 13. What action do we take in the event of fraud?**

Each insurance policy that is entered into, is done so on the mutual basis of trust. Sometimes this trust is betrayed, resulting in us and other insured parties falling victim. We therefore make every effort to identify and investigate fraud. If there is fraud at play, we can take certain measures, such as:

1. Not reimbursing a loss.
2. Recovering reimbursements that have been paid to you.
3. Charging additional costs that were incurred.
4. Terminating all your insurance policies with us.
5. Making a report to the police and report the fraud to the Central Information System (Stichting CIS). In doing so, we are alerting other insurers to fraudsters.
6. Reporting the relevant personal data to the Centre for the Combatting of Insurance Fraud of the Dutch Association of Insurers.
7. Including the relevant personal data in the internal Incident register. This register is only accessible to the staff of the Speciale Zaken (Special Cases) Department.
8. Recovering the internal investigation costs via the Direct Liability Service Organization (SODA). A standard reimbursement of €532 is applicable in these instances. Over and above that, we can reclaim unduly incurred costs or unduly paid claims.

**Article 14. What should you do if you have a complaint about us?**

If you have a complaint, or disagree with a decision a staff member has taken on our behalf, and are unable to reach a solution with our staff members, then fill in the complaint form on [unigarant.nl](http://unigarant.nl).

You can also send your complaint to:  
Unigarant N.V.  
Complaints Management Department  
Postbus 50000  
7900 RP Hoogeveen

If we do not resolve your complaint to your satisfaction, you can bring it before a court of law, or the: Financial Services Complaints Board (Kifid)  
Postbus 93257  
2509 AG Den Haag  
Tel.: 070 333 8 999  
[kifid.nl](http://kifid.nl)

#### **Article 15. Which law is applicable?**

This insurance is governed by Dutch law.

#### **Article 16. How do we handle your personal data?**

When you contact us or take out an insurance policy, we record your personal data. Your data is handled with the utmost care, and is subject to privacy legislation. If you'd like to know more about your privacy, then go to: [unigarant.nl/privacy](http://unigarant.nl/privacy).

When processing personal data, we adhere to the Code of Conduct for the Processing of Personal Data by Financial Institutions. This code can be found on the abovementioned site of the Dutch Association of Insurers.

#### **Article 17. Who is covered by the insurance?**

The insured parties listed on the policy document or the booking confirmation.

#### **Article 18. For which duration are you insured?**

1. The duration of cover of the journey ends on the departure of you and/or your luggage from your permanent home. The duration of cover of the journey ends at the time of return of you and/or your luggage to your permanent home.
2. Without additional premiums, as long as you have not yet returned to your permanent home from a journey. This is on the condition that the longer stay is necessary and is connected with an insured damage event.

#### **Article 19. In which countries are you insured?**

The policy document or booking confirmation will state where you are insured.

##### **1. Travel insurance**

a. Europe, this includes:

1. The Netherlands.
2. Other European countries, Russia up to the Urals and the Caucasus, Iceland, Madeira, The Azores, Canary Islands.
3. The non-European countries or those parts of these countries situated on the Mediterranean Sea: the eastern part of Turkey, Morocco, Tunisia, Algeria, Egypt, Israel, Libya, Syria, Lebanon, Georgia, Armenia and Azerbaijan.  
Are you planning on taking a trip to other nations during your journey? If so, then you will also be covered there. Please note that these trips may not be longer than 48 hours in duration, en must be undertaken from an area covered by your insurance policy.

b. World:

Europe and the rest of the world.

##### **2. Cancellation Insurance**

The whole world.

Please note!

The countries in which you are insured for Replacement Transport and Accommodation, Vehicle Assistance Insurance, Legal Travel Insurance and Legal Traffic Assistance are specified in the policy documents.



## Special Conditions

These special conditions apply to the specific types of cover stated on your policy document or booking confirmation. Here you can read what is insured, what is not insured and what we reimburse.

### Article 20. Assistance and Unforeseen expenses

Cover is standard for assistance and unforeseen expenses.

<b>Insured</b>	<p><b>1. Assistance</b> You will receive assistance from the ANWB Emergency Centre. This assistance depends on your situation and can consist of:</p> <ul style="list-style-type: none"><li>a. Providing advice.</li><li>b. Arranging transport.</li><li>c. Providing necessary medical support during the return journey.</li><li>d. Arranging for new medicines if you forget or lose your medicine, or if they are stolen.</li><li>e. Other assistance, which according to the ANWB Emergency Centre, is necessary and feasible.</li></ul> <p><b>2. Unforeseen expenses</b> This insurance applies to the following unforeseen expenses:</p> <ul style="list-style-type: none"><li>a. Additional costs for the insured in connection with an illness, accident or the death of:<ul style="list-style-type: none"><li>1. An insured party.</li><li>2. A family member in the 1<sup>st</sup> or 2<sup>nd</sup> degree who has not travelled along with the insured party.</li><li>3. The authorized person.</li><li>4. A dog, cat or horse travelling along with the insured party.</li></ul></li><li>b. Additional costs for the insured party during a journey as a result of the death of a good friend or a family member in the 3<sup>rd</sup> degree who has not travelled along.</li><li>c. Additional transport and accommodation costs due to:<ul style="list-style-type: none"><li>1. No longer being able to use one's own means of transport.</li><li>2. Serious material damage to the permanent home, home contents or business of the insured party.</li><li>3. Delay in the outward or return journey.</li><li>4. Theft or loss of a passport or visa.</li><li>5. A rescue operation.</li></ul></li><li>d. Additional costs connected with the return to the holiday destination after the insured party had to interrupt the journey due to:<ul style="list-style-type: none"><li>1. An illness, accident or death of a family member in the 1<sup>st</sup> or 2<sup>nd</sup> degree who was not part of the travel party. We will reimburse these costs until 21 days at the latest after the original end date of the journey.</li><li>2. The death of a good friend or family member in the 3<sup>rd</sup> degree who has not travelled along. We will reimburse these costs until 21 days at the latest after the original end date of the journey.</li><li>3. Serious material damage to the permanent home, home contents or business of the insured party. We will reimburse these costs until 21 days at the latest after the original end date of the journey.</li></ul></li><li>e. Additional costs for the insured party if he/she has to travel alone because of a damage event to his/her travel companion, only if this damage event would also have been covered by this insurance policy.</li></ul>
<b>Not insured</b>	<p>We do not insure the following costs:</p> <ul style="list-style-type: none"><li>1. Costs that the insured party incurred in The Netherlands for:<ul style="list-style-type: none"><li>a. An existing ailment and/or disorder.</li><li>b. A psychological disorder.</li><li>c. Results of and complications during pregnancy.</li></ul>These costs are, however, insured outside The Netherlands if they were not foreseeable and if it was not possible to postpone the treatment until after the return to The Netherlands.</li></ul>

	<ol style="list-style-type: none"> <li>2. Costs of any treatment at a beach resort or bathing establishment.</li> <li>3. Additional costs of a journey, transport and accommodation without the insured having obtained permission for this from the ANWB Emergency Centre, when permission thereto was required.</li> <li>4. Costs the insured would also have incurred normally.</li> <li>5. Costs due to an accident if this was caused directly or indirectly by: <ol style="list-style-type: none"> <li>a. Practising winter sports and specialised sports, if these are not insured through additional cover.</li> <li>b. Piloting an aircraft without a valid licence.</li> </ol> </li> </ol> <p>The following instances are also not insured:</p> <ol style="list-style-type: none"> <li>1. Delays due to a means of public transport (for example the train, bus, boat or aeroplane) not operating due to a mechanical breakdown.</li> <li>2. Missed income.</li> <li>3. Any days of holiday that have not been taken.</li> </ol>
<b>Reimbursements</b>	<p>(*) You must have permission for this from the ANWB Emergency Centre.</p> <p>Below is a summary of our reimbursements of additional costs due to illness, accident or death:</p> <ol style="list-style-type: none"> <li>1. €15 per day for visiting travel companions in hospital, up to €300 maximum per travel party.</li> <li>2. Necessary costs for transporting a body to the place of residence (*).</li> <li>3. Costs of a burial or cremation outside the Netherlands up to a maximum of €3500. This includes the travel of two family members from The Netherlands (*).</li> <li>4. Costs of taking along a dog, cat or horse for repatriation, up to €450 maximum (*).</li> </ol> <p>Below is a summary of our reimbursements:</p> <ol style="list-style-type: none"> <li>1. The costs of the necessary travel and accommodation for no more than two attendants. The reimbursement will be a maximum of €75 per person per day (*).</li> <li>2. The necessary additional costs of public transport because the insured party can no longer use his/her own means of transport.</li> <li>3. The necessary additional accommodation expenses, because the insured party can no longer use his/her own means of transport. The reimbursement is at most €75 per person per day, up to seven days at most.</li> <li>4. The necessary additional costs owing to a delay that the insured party could not foresee or avoid. This delay must have been caused by a natural disaster or by a strike, work-to-rule action, protest or solidarity action.</li> <li>5. Necessary costs resulting from the loss or theft of a passport, in which case we will reimburse €600 maximum per travel party.</li> <li>6. The charges of competent authorities to trace and rescue someone or to recover his or her body (*).</li> <li>7. Necessary additional costs of telecommunications with the ANWB Emergency Centre.</li> <li>8. Necessary additional costs of telecommunications with third parties. The reimbursement is at most €250 for all insured parties collectively.</li> <li>9. Necessary costs in connection with a damage event of a travel companion who is not mentioned on the policy document or booking confirmation (*).</li> </ol>

## Article 21. Emergencies

There is standard insurance in place for additional costs resulting from an emergency.

<b>What do we mean?</b>	<b>Emergency</b> <ol style="list-style-type: none"><li>1. An emergency is an abnormal occurrence of a damage event.</li><li>2. The occurrence of this damage event is very unusual in the country you are in, as well as for the period that you are there.</li><li>3. The occurrence of the insured peril is due, for example to:<ol style="list-style-type: none"><li>a. an aeroplane accident;</li><li>b. serious conflicts, such as a war or civil war, insurrection, uprising, terrorism and riots;</li><li>c. a natural disaster.</li></ol></li></ol>
<b>Reimbursements</b>	At unigarant.nl the definition of emergency types and which costs are reimbursed are explained.

## Article 22. Liability for holiday accommodation

There is standard insurance in place against liability for damage to holiday accommodation.

<b>Insured</b>	The insurance covers: <ol style="list-style-type: none"><li>1. The damage you cause to a rented holiday accommodation and the corresponding furniture and fittings.</li><li>2. The direct consequential damage if you lose the key to a rented holiday accommodation or holiday safe.</li></ol>
<b>Not insured</b>	The insurance does not cover the damage you cause: <ol style="list-style-type: none"><li>1. To the body/hull and/or furnishings and fittings as a result of driving a rented vehicle or operating a water vessel.</li><li>2. To an object that became defective through normal use owing to, for example wear and tear or an inherent defect, even if you feel morally responsible.</li></ol>
<b>Reimbursements</b>	You will find the maximum reimbursement in Article 40 Summary of Reimbursements.

## Article 23. Luggage (this cover applies only if it is stated on your policy document or booking confirmation that luggage is also insured)

<b>What do we mean?</b>	<b>Luggage</b> <ol style="list-style-type: none"><li>1. All items you either have brought with you, or rent or buy during the journey.</li><li>2. You use the items for yourself.</li></ol> By luggage we do not mean: <ol style="list-style-type: none"><li>1. Objects such as items of art, rare items, collector's items or items of antiquity.</li><li>2. Household effects that are not intended for use during the journey.</li><li>3. A motorized vessel or vehicle, caravan, folding trailer or luggage trailer. This also includes the standard equipment, parts, accessories (such as a motorcycle luggage case, canopy or awning) and fuel.</li><li>4. Animals.</li></ol> <b>Valuables</b> <p>By valuables we mean:</p> <ol style="list-style-type: none"><li>1. Audiovisual, audio and computer equipment, including audiovisual media and accessories.</li><li>2. Mobile phones.</li><li>3. Photographic equipment, film equipment, and video equipment and accessories.</li><li>4. Jewellery, watches and objects made of precious metals, precious stones or pearls.</li></ol> <b>Hobby /sports equipment</b> <p>By hobby /sports equipment we mean:</p> <ol style="list-style-type: none"><li>1. Audiovisual, audio and computer equipment.</li><li>2. Photography equipment, film equipment and video equipment and accessories</li></ol>
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	<ol style="list-style-type: none"> <li>3. Electronically operated devices.</li> <li>4. Golf, tennis and fishing equipment.</li> <li>5. Equipment for underwater sports.</li> <li>6. Ski, langlauf, and mountaineering equipment.</li> <li>7. Musical instruments and optical instruments, such as binoculars or a microscope.</li> <li>8. Parachute, parasailing equipment, hang-gliding equipment, surfing equipment and kite equipment.</li> <li>9. Canoes, sailboards, and inflatable or folding boats (only if they are not suitable for an outboard motor).</li> <li>10. Bicycles, E-bikes and bicycle trailers.</li> </ol> <p><b>A securely locked luggage space</b> By a securely locked luggage space we mean:</p> <ol style="list-style-type: none"> <li>a. A separate, locked boot and/or glove compartment of a passenger car, camper or delivery van.</li> <li>b. The boot of a passenger car that is covered by a shelf or roller cover.</li> <li>c. A securely locked compartment in a camper, caravan or delivery van.</li> </ol> <p><b>A securely locked luggage or ski box.</b> A securely locked hard luggage or ski box. The box must be properly fastened to the means of transport so it cannot be stolen easily.</p>
<b>Insured</b>	<p>You are insured against theft and loss of or damage to your luggage. We assume that you will be extra careful in the following situations.</p> <p><b>Theft out of or from the means of transport during the outward journey from or return journey to the permanent home, or during day trips as part of the holiday. This is insured if the luggage:</b></p> <ol style="list-style-type: none"> <li>1. Is stored in a securely locked boot. Luggage may be left behind for no more than 24 hours.</li> <li>2. Is stored out of sight and is located outside a securely locked boot. Luggage may be left behind for 3 hours at most. Valuables, money and identity papers are, however, not insured.</li> <li>3. Is stored in a securely locked luggage or ski box.</li> </ol> <p><b>Theft out of or from the means of transport during the stay with an overnight stop at an official campsite.</b> Insurance cover is provided if the luggage is stored in a securely locked boot or a securely locked luggage or ski box during the stay, with an overnight stay at an official campsite. In that case, the insured must be able to prove that there was damage caused by forcible entry. Valuables, money and identity papers are not insured in such instances.</p> <p><b>Theft from a carrier or from a folding camper.</b> Insurance cover is provided if the luggage was left on a roof, bicycle carrier or in a luggage trailer or folding camper. Only if adequate precautionary measures were taken to prevent theft, loss or damage. Valuables, money and identification papers are not insured in this case.</p>
<b>Not insured</b>	<p>Theft, loss of or damage to your luggage is not insured in the following cases:</p> <ol style="list-style-type: none"> <li>1. If the necessary care has not been observed. The insured party must handle his/her luggage with care, utilise the safest place possible for storage, and take precautionary measures to ensure that theft, loss or damage is prevented as much as possible.</li> <li>2. The gradual effect of atmospheric conditions.</li> <li>3. The wear and tear or an inherent defect.</li> <li>4. Through scrapes, scratches, stains or disfigurement etc., unless it is no longer usable.</li> <li>5. If the luggage is left behind in the passenger compartment of the vehicle.</li> <li>6. If the luggage was left behind for more than 24 consecutive hours in the locked glove compartment and/or the separately lockable boot.</li> <li>7. If the luggage was left behind without adequate precautionary measures on a</li> </ol>

	<p>roof, bicycle or luggage carrier or in a luggage trailer or folding trailer.</p> <p><b>8.</b> If the luggage was left behind in a tent, caravan, static caravan or summerhouse in a permanent location or seasonal location. This is only applicable for those periods where nobody is staying overnight in that location.</p> <p><b>9.</b> If valuables and travel documents have been left behind, for example in a suitcase or bag that was not taken along as hand luggage and was not under direct control.</p> <p><b>10.</b> If you have left a separate device such as a navigation system in the vehicle.</p> <p><b>11.</b> If a bicycle computer was left on the bicycle.</p>
<b>Reimbursements</b>	<p>Has your luggage been stolen, lost or damaged? We will reimburse the loss on the basis of the present market value. Maximum reimbursements apply to luggage. You will find the maximum reimbursements in Article 40 Summary of Reimbursements.</p> <p>We will reimburse those costs the insured party incurs:</p> <ol style="list-style-type: none"> <li>1. For sending back the luggage after the occurrence of a damage event.</li> <li>2. After the loss of keys. The purchasing and subsequent dispatching of new keys or purchasing and placing new locks. We will reimburse these additional costs up to a maximum of €150 per travel party.</li> <li>3. For replacement clothing and toilet articles if the luggage is transported by third parties and was missed for more than 24 hours or delayed. We will reimburse these costs up to a maximum of €600 per insured party.</li> </ol> <p><b>Hobby/sports equipment</b></p> <p>Is the cover 'Additional amount for hobby/sports equipment' insured on your policy document or booking confirmation? The additionally insured amount is an addition to the standard reimbursement for hobby/sports equipment within the Luggage cover. You can find the additional maximum reimbursements in Article 40 Summary of Reimbursements.</p>
<b>Excess per occurrence of damage event</b>	See your policy document or booking confirmation.

**Article 24. Money** (this cover applies only if it is stated on your policy document or booking confirmation that money is also insured)

<b>What do we mean?</b>	<b>Money</b> By money we mean legal means of payment in the form of coins, banknotes and cheques.
<b>Insured</b>	Theft and loss of money are insured.
<b>Not insured</b>	<p>The following is not insured in cases of loss due to theft and loss of money:</p> <ol style="list-style-type: none"> <li>1. Money left behind for example in a suitcase or bag that was not taken along as hand luggage and was not under direct control.</li> <li>2. Money left behind in a motor vehicle, unless the money was stored in a locked, properly mounted safe. The insured party must then be able to prove that there was forcible entry.</li> <li>3. If the necessary care has not been observed. The insured party must handle his/her money with care, use the safest place possible for storage, and take precautionary measures to prevent theft, loss or damage.</li> </ol>
<b>Reimbursements</b>	The maximum reimbursement is defined in Article 40 Summary of Reimbursements.

**Article 25. Accidents** (this cover applies only if Accident cover is stated on your policy document or booking confirmation)

<p><b>What do we mean?</b></p>	<p><b>Accident</b> A sudden, external physical force beyond the insured party's control, having a direct impact on his/her body that results in permanent invalidity or death.</p> <p>Accident also includes an unexpected, unwanted impact on the body that results in permanent invalidity or death and consists of:</p> <ol style="list-style-type: none"> <li>1. Acute poisoning, unless this is caused by pathogens or the use of medicines, intoxicants, narcotics, anaesthetics or stimulants.</li> <li>2. Infection by pathogens if this infection is exclusively the direct result of an involuntary fall in the water or another substance.</li> <li>3. The ingestion of external substances or objects, except for pathogens, in the digestive tract, in the bronchial tube, the eyes or the auditory organs, which has instant injury as a result.</li> <li>4. Infected wounds, blood poisoning or tetanus caused by an accident.</li> <li>5. Suffocation, drowning, sunstroke, hyperthermia, frostbite, burns (other than those resulting from the impact of solar radiation), cauterization and electrical discharge.</li> <li>6. Exhaustion, famine, dehydration and sunburn as a result of a natural disaster.</li> <li>7. Spraining, dislocation and tearing of muscle and connective tissue.</li> <li>8. Murder, manslaughter, assault or an attempt to that effect, being taken hostage, and terrorist actions by non-military personnel, irrespective of the means by which these were committed with respect to the insured party.</li> </ol> <p>The following acts are also insured, whereby there was an unwanted impact on the body that resulted in permanent invalidity or death:</p> <ol style="list-style-type: none"> <li>9. Lawful self-defence.</li> <li>10. Rescue of (or attempts to) rescue a person or animal.</li> <li>11. Complications and aggravations of the injury resulting from an accident as a direct consequence of first aid or necessary medical treatment, if this was provided by a medically authorized expert.</li> </ol> <p><b>Permanent invalidity</b> A permanent loss of physical function, the nature and place of which can be established objectifiably in conformity with medical standards according to the applicable tables of the AMA (American Medical Association), NOV (Dutch Orthopaedic Association) and/or NVvN (Netherlands Society for Neurosurgery), in so far as this loss of function is the direct and exclusive result of an accident referred to in these conditions.</p> <p><b>Beneficiaries</b> The insured party is the beneficiary of all benefits. If the insured party dies, then the amount due will be paid to the legal heirs of the insured party.</p>
<p><b>Insured</b></p>	<p>If you were to die or become permanently disabled as the result of an accident during your journey. The death or permanent invalidity must be directly and solely as a result of the accident.</p> <p>Accidents while practising winter sports and specialised sports are only insured if 'Winter sports and specialised sports' are stated on your policy document or booking confirmation. At unigarant.nl you can find a list of winter sports and specialised sports.</p>
<p><b>Benefits</b></p>	<p><b>1. Death</b> See Article 40 Summary of Reimbursements.</p> <p><b>2. Invalidity</b> See Article 40 Summary of Reimbursements.</p> <p>The amount of the benefit for permanent invalidity is a percentage of the insured sum. The level of this percentage is determined on the basis of two questions:</p> <ol style="list-style-type: none"> <li>a. In which body part is there permanent invalidity?</li> </ol>

	<p><b>b.</b> Is the function of that body part completely or partially lost?</p> <p>We have an objective criterion: the degree of invalidity of the whole body as a result of the injury. In this regard, we rely on the most recent edition of the Guides to the Evaluation of Permanent Impairment of the American Medical Association (AMA). We establish the degree of invalidity without looking at the occupation, hobby or activities of the insured. The percentage of permanent invalidity is always determined by an independent specialist.</p> <p>Was the insured already permanently disabled before the accident and was this condition aggravated by the accident? If so, we then look at the degree of permanent invalidity before and after the accident. The benefit is then determined on the basis of the difference.</p> <p>If we have not yet determined the degree of invalidity within one year of the date of the accident, or if we or the person concerned believe that this degree of invalidity is susceptible to change, we will then postpone a decision until a maximum of three years after the date of the accident.</p>
<p><b>Determination of benefit</b></p>	<p><b>Determination of invalidity</b></p> <p>Our medical adviser will determine the benefit percentage on the basis of the stabilized medical condition, preferably within two years of the accident. If the stabilized medical condition has not yet been determined after two years after the accident, we can provide an advance payment. We will then deduct this advance payment from future benefits.</p> <p><b>Medical examination</b></p> <p>We may enlist a medical specialist to determine the extent of invalidity. You are obliged to allow this specialist to examine you or have yourself admitted for an examination to an institution or establishment designated by us. We will pay the related costs.</p> <p><b>Stabilized medical condition</b></p> <p>If, as a result of the medical examination commissioned by us, it transpires that there no stabilized medical condition can be determined, then a new medical examination will be commissioned by us within three years after the date of the accident at the latest. The invalidity determined during that examination will then apply as the stabilized medical condition, even if the medical specialist states that no stabilized medical condition has yet occurred.</p>
<p><b>Not insured</b></p>	<p><b>1.</b> No right to benefit exists if the accident is caused by (under a. through to e.) or during (under f. through to n.):</p> <ul style="list-style-type: none"> <li><b>a.</b> A sickly condition the insured was in or a mental or physical disorder.</li> <li><b>b.</b> The (co-)perpetration of a crime by the insured party.</li> <li><b>c.</b> Gross recklessness, unless this concerns (an attempt to)save a human being or animal.</li> <li><b>d.</b> Consumption of alcohol or use of medicines, narcotics, anaesthetics or stimulants otherwise than by medical prescription.</li> <li><b>e.</b> A suicide or attempted suicide.</li> <li><b>f.</b> A fight in which the insured took part, unless there was a case of lawful self-defence. This exclusion does not apply to children under the age of fourteen.</li> <li><b>g.</b> Driving a motorcycle or moped.</li> <li><b>h.</b> A stay in an aircraft. We will issue payment if the insured party was in an aircraft at the time of the accident, which was equipped for passenger travel and flown by a professional pilot. In addition, this aircraft must have been in use in the following manner at the time of the accident: <ul style="list-style-type: none"> <li><b>1.</b> By a private company or government institution authorized to operate an airline company.</li> <li><b>2.</b> By a company for the purposes of its own business in Europe and North America.</li> </ul> </li> <li><b>i.</b> Participation in hunting activities.</li> <li><b>j.</b> The participation of the insured in military service, and the accident being directly and exclusively connected with this. If, however, the insured party or the interested party makes it plausible that the accident was not caused by</li> </ul>

	<p>firearms or explosives or during military exercises, we will not adhere to this exclusion.</p> <ul style="list-style-type: none"> <li>k. Practice of sport for which payment is received.</li> <li>l. Practice of the following sports: boxing, wrestling, ice hockey, rugby, mountaineering, bobsledding, parasailing, hang-gliding, parachute-jumping, ice-sailing, ski-jumping, ski-flying, figure-jumping and other sports with a similarly increased risk of accidents.</li> <li>m. Preparations for and participation in races or record-breaking races with for instance motor vehicles, go-karts, on horseback, by riding wheel or by motorboat.</li> <li>n. Working professionally for example as a tree grubber, circus performer, roofer, diver, window cleaner, woodworker, slaughterer, fisherman and all other work with a similarly increased risk of accidents.</li> </ul> <ol style="list-style-type: none"> <li>2. The following are not considered an accident or consequence of an accident: <ul style="list-style-type: none"> <li>a. Hernia.</li> <li>b. Protrusion of an intravertebral disc (hernia nuclei pulposi).</li> </ul> </li> <li>3. We will not reimburse the costs of surgical treatment.</li> </ol> <p><b>Psychological injury</b></p> <ol style="list-style-type: none"> <li>1. No payment will be made in the event of loss of memory or mental or cognitive abilities. This exclusion will not apply if, according to generally accepted neurological opinions, this loss is due to demonstrable organic damage to the central nervous system.</li> <li>2. Payment will also not take place in case of psychological disorders.</li> </ol> <p><b>Cosmetic deviations</b></p> <p>No payment will be made for cosmetic defects.</p>
<b>Obligations</b>	<p><b>Notification</b></p> <ol style="list-style-type: none"> <li>1. You must notify us of the accident as soon as possible, but no later than three days after the accident has occurred. In doing so, you must submit an accurate description of the accident stating, if possible, the causes and consequences.</li> <li>2. If the notification is later than the timeframe as defined the aforementioned article 1 of Obligations, the insured party will retain the right to payment if he/she can demonstrate that: <ul style="list-style-type: none"> <li>a. Invalidity has solely occurred due to an accident.</li> <li>b. The consequences of an accident are not enhanced due to illness, infirmity or abnormal bodily or mental condition.</li> <li>c. The insured party has followed the instructions of the treating physician in all respects.</li> <li>d. Notification was not submitted due to exceptional circumstances.</li> </ul> </li> <li>3. If the insured party died as the result of an accident, you must notify us of this at least 48 hours before the burial or cremation.</li> <li>4. All rights to payment will lapse if the notification is made more than three years after the accident.</li> </ol> <p><b>Other</b></p> <ol style="list-style-type: none"> <li>1. The insured party must place him/herself under medical treatment as soon as possible after an accident and cooperate in his/her full recovery.</li> <li>2. The insured party must provide us or a doctor designated by us with all information desired, completely and truthfully.</li> <li>3. The beneficiary/beneficiaries is/are obliged to give permission for and to cooperate in taking all measures we consider necessary to determine the cause of the insured party's death.</li> </ol>



**Article 26. Medical expenses** (this cover applies only if it is stated on your policy document or booking confirmation that medical expenses are also insured)

<b>What do we mean?</b>	<p>By medical expenses we mean:</p> <ol style="list-style-type: none"> <li>1. The costs of a visit to the doctor or dentist.</li> <li>2. Treatments, examinations and medicines prescribed by a doctor or dentist.</li> <li>3. Admission to hospital and operations.</li> <li>4. Transport to and from the nearest place where the insured party can receive medical treatment.</li> <li>5. First prostheses and crutches required by the insured party after an accident and which a doctor has prescribed.</li> <li>6. Treatments and examinations at the advice of a doctor or dentist.</li> <li>7. Medicines or bandages that a doctor or dentist prescribes.</li> <li>8. X-Rays at a doctor's or dentist's practice.</li> </ol>		
<b>Insured</b>	<p>You are insured against necessary and unforeseen medical expenses as the result of an illness, disorder or accident that takes place during the journey.</p> <p>Medical expenses as a result of practising winter sports and specialised sports are only insured if cover for 'Winter sports and specialised sports' is stated on your policy document or booking confirmation. At unigarant.nl you can find a list of winter sports and specialised sports.</p>		
<b>Not insured</b>	<p>Cover of medical expenses cannot be claimed if:</p> <ol style="list-style-type: none"> <li>1. The insured party does not have Dutch healthcare insurance during the journey.</li> <li>2. The treatment could have been postponed until after returning to the Netherlands.</li> <li>3. It was known before or during the journey that these expenses would be incurred.</li> <li>4. The insured party travelled for the purposes of an illness, disorder or affliction with the intention to undergo medical or dental treatment.</li> <li>5. Expenses were incurred as the result of a pregnancy, except for unforeseen complications.</li> <li>6. There has been an attempted suicide or self-mutilation.</li> <li>7. Costs have been incurred as the result of practising winter sports and specialised sports and this cover has not been additionally insured.</li> </ol> <p>Have you opted for voluntary excess on your health insurance? If so, this will <i>not</i> be reimbursed by us. We do however reimburse the statutory excess of your health insurance.</p>		
	<b>Basic</b>	<b>Comprehensive</b>	
<b>Reimbursements</b>	<p>(*) you must have permission for this from the ANWB Emergency Centre.</p> <p>You can find the maximum reimbursements in Article 40 Summary of Reimbursements.</p> <p><b>Medical expenses abroad</b> We will reimburse:</p> <ol style="list-style-type: none"> <li>1. The medical expenses from the day the treatment starts until the first possible date that the insured party can return to the Netherlands. He/she has a right to reimbursement for a maximum of six months after the start of the initial treatment (*).</li> <li>2. The crutches bought or hired on a medical prescription. These expenses must be incurred within ninety days after the illness or accident occurred.</li> <li>3. The expenses of the first prosthesis (prostheses) (except for dentures). This prosthesis/these prostheses must be purchased as a result of an accident and on a prescription from a doctor.</li> </ol>		

	<p><b>Medical expenses in The Netherlands</b> We will reimburse:</p> <ol style="list-style-type: none"> <li>1. The medical expenses in the Netherlands of an insured party who becomes ill or involved in an accident during an insured journey.</li> <li>2. The crutches bought or rented on a medical prescription. These expenses must be incurred within ninety days of the sickness or accident occurring.</li> <li>3. The follow-up treatment in the Netherlands as a result of an accident, except for the transport expenses. This is on the condition that the insured underwent the initial treatment abroad. These expenses must be incurred within six months after the start of the initial treatment.</li> <li>4. The dental expenses resulting from an accident during the journey if the insured party's own teeth have been damaged. This is on condition that these expenses are incurred within three months after the accident.</li> <li>5. The dental expenses incurred during the journey with other emergency assistance.</li> </ol> <p><b>Pets</b> We will reimburse the unforeseen and necessary expenses the insured party had to incur abroad during the journey for an accompanying pet. A condition for reimbursement is that the insured can demonstrate that it is his/her pet.</p>	No	Yes
<b>Please note!</b>	Damage to or loss of dentures comes under Article 23 Luggage.		

**Article 27. Winter Sports and Specialised Sports** (this cover applies only if it is stated on your policy document or booking confirmation that winter sports and specialised sports are also insured)

<b>Insured</b>	<p>You are insured for practising winter sports and specialised sports..</p> <p>At unigarant.nl you can find a list of winter sports and specialised sports. On this list, depending on the sport, it is stated whether the above-mentioned costs of unforeseen expenses and/or the payment in case of an accident are reimbursed.</p>
<b>Reimbursements</b>	<p>We will reimburse the following costs connected with <u>practising</u> winter sports and specialised sports:</p> <ol style="list-style-type: none"> <li>1. Unforeseen expenses. For the cover, see Article 20 Assistance and unforeseen expenses, the Insured sub-section, under Unforeseen Expenses.</li> <li>2. Costs of skiing lessons and/or a ski pass you paid for in advance. We will reimburse the costs for the days you could not use them because of illness, an accident or a disorder.</li> <li>3. Rent of replacement sports equipment if your own equipment is damaged, stolen or lost during the journey. This cover also applies also if your sports equipment is lost at the airport after a flight.</li> <li>4. Damaged, lost or stolen sports equipment according to the cover in Article 23 Luggage. You can find the maximum reimbursement of the sports equipment per insured party per journey in Article 40 Summary of Reimbursements in the Luggage section.</li> <li>5. Medical expenses if you have also insured the supplementary Medical Expenses cover. You can find the cover for medical expenses in Article 26.</li> <li>6. Benefit in case of permanent invalidity or death if you have also added Accidents cover. You can find the maximum benefits in Article 40 Summary of Reimbursements.</li> </ol>

**Article 28. Legal Travel Assistance** (this cover applies only if Legal Travel Assistance is stated on the policy document or booking confirmation)

<b>Please note!</b>	No rights can be derived from this legal travel assistance if: <ol style="list-style-type: none"> <li>1. The event took place before the start date.</li> <li>2. The event was foreseeable at the time this supplementary insurance was taken out.</li> </ol>
<b>What do we mean?</b>	<b>Event</b> An occurrence or cause that results in a need for legal assistance.
<b>Who handles the case?</b>	The legal assistance is provided by the Stichting MRT Rechtsbijstand, acting under the name ANWB Rechtsbijstand, Postbus 739, 7900 AS, Hoogeveen (anwbrechtsbijstand.nl, e-mail: info@anwbrechtsbijstand.nl).
<b>Who is included in the insurance?</b>	Those included in the insurance are: <ol style="list-style-type: none"> <li>1. The insured party.</li> <li>2. The surviving dependant(s) of the insured, in so far as they themselves have sustained losses as referred to in Book 6 Section 108 of the Dutch Civil Code (<i>BW</i>).</li> </ol>
<b>In which countries are you insured?</b>	Europe (See Article 19.1.a) and Australia, Canada, Indonesia, New Zealand, United States, St.Maarten, Curaçao, Aruba and the Municipalities of Saba, Bonaire and St. Eustatius.
<b>Insured</b>	The insured party is insured as a private individual for the costs of legal assistance in events referred to below. These events must be connected with a journey insured under the travel insurance. The insured party has undertaken this journey in the period that this legal assistance was also insured, or will undertake it in a period that this legal assistance is also insured.  The insurance covers: <ol style="list-style-type: none"> <li>1. Legal assistance with recovery Legal assistance in recovering loss due to damage or injury that someone else has caused to the insured party, or to his or her belongings.</li> <li>2. Legal assistance with contracts Legal assistance in disputes over contracts the insured has concluded in connection with the journey. This also includes the rental of a vessel and/or motor vehicle.</li> <li>3. Legal assistance in a criminal case Legal assistance in a criminal case brought against the insured party. If criminal prosecution can be prevented by paying a fine or making a buyout payment, there is no cover.</li> <li>4. Bail Advancing bail of €12,500 at most for the insured party: <ol style="list-style-type: none"> <li>a. For his/her release.</li> <li>b. For lifting attachment of his property.</li> </ol> </li> </ol>
<b>Reimbursements</b>	The maximum insured costs are specified in Article 40 Summary of Reimbursements.  We will reimburse per event: <ol style="list-style-type: none"> <li>1. The costs of handling by ANWB Rechtsbijstand.</li> <li>2. The costs of a lawyer, bailiff and other experts appointed by ANWB Rechtsbijstand, if you cannot have these costs cannot be reimbursed under statutory provisions.</li> <li>3. Costs of the proceedings and execution, and costs of a binding opinion or arbitration. Buyout payments, fines and other orders imposed as a sentence are not insured.</li> <li>4. The costs of witnesses, in so far as allowed by the court.</li> <li>5. The travel and accommodation expenses incurred in consultation with ANWB Rechtsbijstand if you have to appear in person before a foreign court.</li> </ol>
<b>Handling of the case</b>	ANWB Rechtsbijstand will handle the insured party's case as follows: <ol style="list-style-type: none"> <li>1. If ANWB Rechtsbijstand is of the opinion that legal assistance will have a reasonable chance of success, then legal assistance will be provided. If ANWB Rechtsbijstand is of the opinion that there is no reasonable chance of success,</li> </ol>

	<p>ANWB Rechtsbijstand will state its reasons for not handling the case (any further).</p> <ol style="list-style-type: none"> <li>If ANWB Rechtsbijstand handles a case, it will first attempt to reach an amicable settlement in consultation with the insured party.</li> <li>Only ANWB Rechtsbijstand can appoint a lawyer or other expert.</li> <li>ANWB Rechtsbijstand has the possibility to pay the insured the loss for which legal assistance cover exists if the costs of legal assistance exceed the interest.</li> <li>If legal assistance is immediately necessary in relation to an accident abroad, the insured party may independently appoint a lawyer to provide legal assistance. He/she must first obtain permission to do so from ANWB Rechtsbijstand.</li> </ol>
<b>If you disagree with the viewpoint of ANWB Rechtsbijstand</b>	<p>What you should do if you disagree with the viewpoint of ANWB Rechtsbijstand:</p> <ol style="list-style-type: none"> <li>If you do not agree with the opinion of ANWB Rechtsbijstand that there is no reasonable chance of attaining a result, you must inform ANWB Rechtsbijstand of this in writing, stating the reasons. After consultation with ANWB Rechtsbijstand, you may obtain advice from a lawyer of your own choice at the expense of ANWB Rechtsbijstand. ANWB Rechtsbijstand exclusively will appoint the lawyer. If the lawyer agrees with you, ANWB Rechtsbijstand will then continue the case according to the lawyer's advice.</li> <li>If the lawyer does not (fully) share your opinion, you can then take over the case and continue it at your own expense.</li> <li>If you are still able to achieve the result you intended, ANWB Rechtsbijstand will reimburse the costs you have incurred.</li> </ol>
<b>Obligations</b>	<p>As soon as you are aware of an event for which you want to appeal to legal assistance, you must then:</p> <ol style="list-style-type: none"> <li>Notify ANWB Rechtsbijstand in writing of all relevant facts as soon as possible, but no later than one year after the event. By this notification, you authorize ANWB Rechtsbijstand to represent your interests.</li> <li>Send all related correspondence and documents you receive to ANWB Rechtsbijstand as soon as possible, without answering them yourself.</li> <li>Cooperate fully with ANWB Rechtsbijstand or its lawyer or expert.</li> <li>Refrain from doing anything that could damage the interests of ANWB Rechtsbijstand.</li> <li>In the event of prosecution by a foreign government contact ANWB Rechtsbijstand immediately and submit all documents.</li> </ol>
<b>Not insured</b>	<p>Article 11 states those instances for which cover is not provided. In addition, there will be no (further) cover if:</p> <ol style="list-style-type: none"> <li>The insured party has a permanent domicile or residence for more than two months a year outside The Netherlands but in the policy territory.</li> <li>The insured party has appointed a lawyer or other representative without consulting with ANWB Rechtsbijstand.</li> <li>The insured party reports the case more than a year after the event for which ANWB Rechtsbijstand is relied upon.</li> <li>There is a dispute with the government in connection with import provisions and import duties.</li> <li>There is a legal dispute in connection with the insured party's own or a borrowed vessel or the insured party's own or borrowed motor vehicle.</li> <li>The insured party has deliberately broken the law or has not complied with the tax regulations (including customs regulations).</li> <li>The insured party has a dispute with us over the interpretation and performance of this insurance contract.</li> <li>The interest of the case is less than €150.</li> <li>A violent offence is involved.</li> </ol>
<b>Reimbursement if the other party is unable to pay</b>	<p>If the liable party is unable to pay, and the loss cannot be recovered by any other means, then ANWB Rechtsbijstand will reimburse a maximum of €500 per event for all insured persons together.</p>
<b>Lapse of the right to legal assistance</b>	<p>The right under this insurance will lapse after three years from the time ANWB Rechtsbijstand has taken a final position with respect to:</p> <ol style="list-style-type: none"> <li>The absence of cover.</li> <li>The absence of a reasonable chance of success in the case.</li> <li>Reimbursement (or not) of costs.</li> </ol>

**Article 29. Legal Traffic Assistance** (this cover applies only if Legal Traffic Assistance is stated on the policy document or booking confirmation)

<b>Please note!</b>	No rights can be derived from this legal traffic assistance if: <ol style="list-style-type: none"> <li>1. The event took place before the start date.</li> <li>2. The event was foreseeable at the time this supplementary insurance was taken out.</li> </ol>
<b>What do we mean?</b>	<b>Event</b> An occurrence or cause that results in a need for legal assistance.
<b>Who handles the case?</b>	The legal assistance is provided by the Stichting MRT Rechtsbijstand, acting under the name ANWB Rechtsbijstand, Postbus 739, 7900 AS, Hoogeveen (anwbrechtsbijstand.nl, e-mail: info@anwbrechtsbijstand.nl).
<b>Who is the insured party?</b>	The insured party are: <ol style="list-style-type: none"> <li>1. The person insured.</li> <li>2. The surviving dependant(s) of the insured, in so far as they themselves have sustained losses as referred to in Book 6 Section 108 of the Dutch Civil Code (<i>BW</i>).</li> </ol>
<b>In which countries are you insured?</b>	Europe (See Article 19.1.a) except for Russia up to the Urals and the Caucasus, Iceland, Madeira, The Azores, Canary Islands and non-European countries or parts of countries on the Mediterranean Sea.
<b>Insured motor vehicle</b>	The following items are insured during the journey: <ol style="list-style-type: none"> <li>1. Your own motor vehicle or a borrowed motor vehicle.</li> <li>2. A replacement motor vehicle which you drive because your own motor vehicle has to be repaired during the journey.</li> </ol>
<b>Insured party</b>	The insured party is insured as a private individual for the costs of legal assistance in events referred to below. These events must be connected with a journey insured under the travel insurance. The insured party has gone on this journey in the period that this legal assistance was also insured, or will go on it in a period that this legal assistance is also insured.  The insurance covers: <ol style="list-style-type: none"> <li>1. Legal assistance with recovery. Legal assistance in recovering the loss you sustained as the result of a traffic accident in which the insured motor vehicle was involved.</li> <li>2. Legal assistance in a criminal case. Legal assistance if you have to appear before the criminal court in connection with a minor or serious offence committed with the motor vehicle. If criminal prosecution can be prevented by paying a fine or making a buyout payment, there is no cover.</li> <li>3. Legal assistance in connection with the revocation of your driving licence, motor vehicle registration or your motor vehicle in connection with the use of the insured motor vehicle.</li> <li>4. Bail Advancing bail up to a maximum of €12,500 for the insured party: <ol style="list-style-type: none"> <li>a. For his/her release.</li> <li>b. To remove a seizure of his/her motor vehicle.</li> </ol> </li> </ol>
<b>Reimbursements</b>	The maximum insured costs are specified in Article 40 Summary of Reimbursements. We will reimburse per event: <ol style="list-style-type: none"> <li>1. The costs of handling by ANWB Rechtsbijstand.</li> <li>2. The costs of a lawyer, bailiff and other experts appointed by ANWB Rechtsbijstand, if you cannot have these costs reimbursed under statutory provisions.</li> <li>3. Costs of the proceedings and execution, and costs of a binding opinion or arbitration. Buyout payments, fines and other orders imposed as a sentence are not insured.</li> <li>4. The costs of witnesses, in so far as allowed by the court.</li> <li>5. The travel and accommodation expenses incurred in consultation with ANWB Rechtsbijstand if you have to appear in person before a foreign court.</li> </ol>

<b>Handling of the case</b>	<p>ANWB Rechtsbijstand will handle the insured party's case as follows:</p> <ol style="list-style-type: none"> <li>1. If ANWB Rechtsbijstand is of the opinion that legal assistance will have a reasonable chance of success, legal assistance will then be provided. If ANWB Rechtsbijstand is of the opinion that there is no reasonable chance of success, ANWB Rechtsbijstand will state the reasons why it will not handle the case (any further).</li> <li>2. If ANWB Rechtsbijstand handles a case, it will first attempt to reach an amicable settlement in consultation with you.</li> <li>3. Only ANWB Rechtsbijstand can appoint a lawyer or other expert.</li> <li>4. ANWB Rechtsbijstand has the possibility to pay the insured the loss for which legal assistance cover exists if the costs of legal assistance exceed the interest.</li> <li>5. If legal assistance is immediately necessary in relation to an accident abroad, the insured may independently appoint a lawyer to provide legal assistance. He/she must first obtain permission to do so from ANWB Rechtsbijstand.</li> </ol>
<b>What if you disagree with the viewpoint of ANWB Rechtsbijstand</b>	<p>What you should do if you do not agree with the viewpoint of ANWB Rechtsbijstand:</p> <ol style="list-style-type: none"> <li>1. If you do not agree with the opinion of ANWB Rechtsbijstand that there is no reasonable chance of results, you must inform ANWB Rechtsbijstand of this in writing, stating the reasons. After consultation with ANWB Rechtsbijstand, you may obtain advice from a lawyer of your own choice at the expense of ANWB Rechtsbijstand. ANWB exclusively Rechtsbijstand will appoint the lawyer. If the lawyer agrees with you, ANWB Rechtsbijstand will then continue the case according to the lawyer's advice.</li> <li>2. If the lawyer does not (fully) share your opinion, you can then take over the case and continue it at your own expense.</li> <li>3. If you are still able to achieve the result you intended, ANWB Rechtsbijstand will reimburse the costs you have incurred.</li> </ol>
<b>Obligations</b>	<p>As soon as you are aware of an event for which you want to rely on legal assistance, you must then:</p> <ol style="list-style-type: none"> <li>1. Notify ANWB Rechtsbijstand in writing of all relevant facts as soon as possible, but no later than one year after the event. Through this notification, you authorize ANWB Rechtsbijstand to represent your interests.</li> <li>2. Send all correspondence and documents received to ANWB Rechtsbijstand as soon as possible, without answering them yourself.</li> <li>3. Cooperate fully with ANWB Rechtsbijstand or its lawyer or expert.</li> <li>4. Refrain from doing anything that could damage the interests of ANWB Rechtsbijstand.</li> <li>5. In case of prosecution by a foreign government, contact ANWB Rechtsbijstand immediately and submit all documents.</li> </ol>
<b>Not insured</b>	<p>In Article 11 it is stated which cases are excluded from cover. In addition, there will be no (further) cover if:</p> <ol style="list-style-type: none"> <li>1. The insured party has a permanent domicile or residence for more than two months a year outside The Netherlands but within the policy territory.</li> <li>2. The insured party has appointed a lawyer or other representative without consulting with ANWB Rechtsbijstand.</li> <li>3. There is a legal dispute in connection with a rented motor vehicle.</li> <li>4. The insured party reports the case more than a year after the event for which ANWB Rechtsbijstand is relied upon.</li> <li>5. The insured party has a dispute with us over the interpretation and performance of this insurance contract.</li> <li>6. The interest of the case is less than €150.</li> <li>7. A violent offence is involved.</li> </ol>
<b>Reimbursement if the other party is unable to pay</b>	<p>If the liable party is unable to pay, and the loss cannot be recovered in any other way, ANWB Rechtsbijstand will reimburse a maximum of €500 per event for all insured persons collectively.</p>

<b>Lapse of the right to legal assistance</b>	Your right under this insurance will lapse after three years from the time ANWB Rechtsbijstand has taken a final position with respect to: <ol style="list-style-type: none"> <li>1. The absence of cover.</li> <li>2. The absence of a reasonable chance of success in the case.</li> <li>3. Reimbursement (or not) of costs.</li> </ol>
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**Article 30. Replacement transport and accommodation** (this cover only applies if Replacement Transport and Accommodation cover is included on your policy document or booking confirmation)

<b>Insured</b>	The insured party will be entitled to reimbursement if he/she can no longer use his/her motor vehicle, bicycle, caravan, folding trailer or tent because of: <ol style="list-style-type: none"> <li>1. The occurrence of an unforeseen, external damage event in the period from thirty days before the start of the journey to the end of the journey.</li> <li>2. A mechanical breakdown in the period of two days before the start of the journey to the end of the journey. This breakdown cannot be remedied within one working day.</li> </ol>
<b>In which countries are you insured?</b>	Europe (See Article 19.1.a) except for Russia up to the Urals and the Caucasus, Iceland, Madeira, Azores, Canary Islands and non-European countries or parts of countries on the Mediterranean Sea.
<b>Reimbursements</b>	<p>You must have permission for this from the ANWB Emergency Centre.</p> <p>We will reimburse:</p> <ol style="list-style-type: none"> <li>1. Replacement transport: <ol style="list-style-type: none"> <li>a. The insured party can rent a replacement motor vehicle or bicycle for a maximum period of thirty days. The reimbursement of costs will stop on the first working day after the insured party has returned home. We will not reimburse any costs of insurance, repairs or fuel. We do however provide reimbursement for the costs of buying off the excess of the insurance. For replacement transport, we will reimburse a maximum of €75 per day, up to a maximum of €2000 per journey</li> <li>b. If the insured party is unwilling or unable to use a replacement motor vehicle or bicycle, or if no replacement motor vehicle or bicycle is available, we will reimburse the costs of public transport to or from the holiday destination. We will not deduct any fixed costs the insured party saves from this reimbursement.</li> </ol> </li> <li>2. Replacement accommodation: <ol style="list-style-type: none"> <li>a. The insured party can rent a camper, caravan, folding trailer or tent for a maximum period of thirty days.</li> <li>b. If the insured party is unwilling or unable to use a replacement camper, caravan or folding trailer, we will reimburse the necessary additional accommodation expenses for a maximum period of thirty days. The maximum reimbursement is €125 per day for the rest of the stay.</li> </ol> </li> </ol> <p>We will also reimburse: The additional costs of transport for the luggage if transport in/on a replacement motor vehicle, bicycle, caravan or folding trailer is not possible. We will reimburse these additional costs up to a maximum of €250.</p>
<b>Please note!</b>	You will need a credit card for booking replacement transport. Without a credit card you cannot obtain a replacement (rental) motor vehicle.

**Article 31. Vehicle Assistance Insurance** (this cover will only apply if your policy document or booking confirmation states that you have Vehicle and Trailer Assistance insurance )

The assistance only applies to the motor vehicle and trailer if you have taken out this insurance cover. The year of manufacture and registration number of the motor vehicle are stated on your policy document or booking confirmation.

<b>What is meant by?</b>	<p><b>Assistance</b> Assistance by the ANWB Emergency Centre on our instructions or on our behalf.</p> <p><b>Motor vehicle</b> A motor vehicle of which the year of manufacture and registration number are stated on the policy document or booking confirmation.</p> <p><b>Trailer</b> The caravan, folding trailer or luggage trailer taken along behind the motor vehicle.</p> <p><b>Luggage</b> Everything you take along, buy or rent during the journey for your own use. Valuables and/or perishables are not considered luggage under the Vehicle Assistance Insurance.</p>
<b>In which countries are you insured?</b>	Europe (See Article 19.1.a) except for Russia up to the Urals and the Caucasus, Iceland, Madeira, Azores, Canary Islands and non-European countries or parts of countries on the Mediterranean Sea.
<b>When are you entitled to assistance?</b>	<p>You have the right to assistance if the motor vehicle and/or trailer is no longer usable during the journey due to a mechanical defect or damage caused by an external damage event such:</p> <ol style="list-style-type: none"> <li>1. The motor vehicle not being able to be repaired within two working days.</li> <li>2. The costs of transport being below the current market value of the motor vehicle.</li> </ol>
<b>What should you do if you need assistance?</b>	<ol style="list-style-type: none"> <li>1. Report the damage to the ANWB Emergency Centre as soon as possible, but definitely before departing from the foreign country.</li> <li>2. Follow the instructions of the ANWB Emergency Centre.</li> <li>3. Provide the ANWB Emergency Centre with all the important information about outstanding bills, for example from the garage and the storage place.</li> </ol>
<b>Assistance and reimbursements</b>	<p>You must consult with the ANWB Emergency Centre.</p> <p>We provide the following assistance and/or reimburse the following costs:</p> <ol style="list-style-type: none"> <li>1. Bringing the motor vehicle and/or trailer and luggage from the foreign country to an address in the Netherlands to be determined by you.</li> <li>2. If the motor vehicle and/or trailer is not eligible for transport, we will arrange the import and/or destruction of the motor vehicle and/or trailer in the country in which it is located. If possible, we will sell the motor vehicle and/or trailer.</li> <li>3. If the motor vehicle and/or trailer are to definitely remain behind in the foreign country, we will help you with the transportation of the luggage left behind.</li> <li>4. We will reimburse storage costs if the motor vehicle and/or trailer and luggage is stored for payment in anticipation of transport or import. We and the ANWB Emergency Centre are not liable for damage to or loss of the motor vehicle and/or trailer and luggage during storage.</li> <li>5. We will reimburse the labour costs for roadside assistance.</li> <li>6. We will reimburse the necessary costs per occurrence of a damage event to either recover or transport the motor vehicle and/or trailer to the nearest garage.</li> <li>7. We help you to find a garage for repair. We and the ANWB Emergency Centre will not issue instructions for repair and are not liable for the manner in which the garage carries out the repair. If there are language problems, the ANWB Emergency Centre will help you.</li> <li>8. Ordering and sending the parts needed to make the motor vehicle and/or trailer ready to drive again and which are not available on site. You must pay the costs of the parts. If necessary, we will advance these costs and subsequently charge them to you. If the cost for the parts exceeds €1000, you must pay in advance. It is not possible to cancel an order. If you have incurred costs to pick up the parts sent yourself, then we will reimburse them if the ANWB Emergency Centre had given permission for this in advance, and you can submit the original invoices. We and the ANWB Emergency Centre are not liable for defects to any parts sent.</li> </ol>



<p><b>What assistance do we provide if the driver is unable to drive the motor vehicle back to The Netherlands?</b></p>	<p>You are entitled to a replacement driver if:</p> <ol style="list-style-type: none"> <li>1. The driver is no longer able to drive back to The Netherlands.</li> <li>2. And none of the passengers may drive the motor vehicle.</li> <li>3. And the motor vehicle has passed its MOT.</li> </ol> <p>The ANWB Emergency Centre will arrange a replacement driver in the following instances:</p> <ol style="list-style-type: none"> <li>1. The driver must suddenly return home without the motor vehicle due to: <ol style="list-style-type: none"> <li>a. Serious illness of the driver.</li> <li>b. An accident suffered by the driver.</li> <li>c. His/her death.</li> <li>d. Urgent family circumstances.</li> <li>e. Serious damage to the driver's belongings, permanent home or business premises.</li> <li>f. Accompanying a sick or injured co-insured party who is taken back to The Netherlands.</li> </ol> </li> <li>2. The driver has been put in prison. The ANWB Emergency Centre provides assistance only if none of the passengers may drive the motor vehicle.</li> <li>3. The driver had to leave the motor vehicle behind because of a natural disaster or another emergency.</li> <li>4. Owing to unforeseen circumstances, it takes more than four working days to repair the motor vehicle.</li> <li>5. The scheduled transport by ferry is not possible owing to a prolonged strike or other emergency. Because there is no reasonable alternative, and the driver and passengers urgently need to go home and have to leave the motor vehicle behind.</li> <li>6. In the event that the motor vehicle is stolen during your journey and is found again after your return journey. In that case the owner must still have an interest in the motor vehicle.</li> </ol>
<p><b>What is not insured?</b></p>	<p>Besides the damage events in Article 11, you also do not have the right to assistance or reimbursement of costs in the following instances:</p> <ol style="list-style-type: none"> <li>1. You were reasonably able to anticipate at the start of the journey that you would need assistance.</li> <li>2. You do not (or no longer) reside in The Netherlands.</li> <li>3. You participate in a contest or endurance race in which the speed or arrival time is important for the final standings.</li> <li>4. The driver had no valid driving licence at the time of the damage event.</li> <li>5. The ANWB Emergency Centre did not lend its permission for assistance.</li> </ol>

**Article 32. Cancellation** (Cancellation cover applies only if it is stated on your policy document or booking confirmation)

(\*) You must have permission for this from the ANWB Emergency Centre.

<p><b>Insured</b></p>	<p>Cancellation insurance covers you for the costs of cancelling your journey or a daily allowance if you have to cancel the journey in the interim.</p>
<p><b>Insured reasons for cancellation</b></p>	<p>You can cancel your journey in the following instances:</p> <ol style="list-style-type: none"> <li>1. There has been a serious accident, serious illness or death of: <ol style="list-style-type: none"> <li>a. An insured party.</li> <li>b. A family member in the 1<sup>st</sup> and 2<sup>nd</sup> degree or a housemate.</li> </ol> </li> <li>2. A family member in the 3<sup>rd</sup> degree has died.</li> <li>3. A good friend has died during the journey (*).</li> <li>4. You have to cancel a stay abroad because the person with whom you would be staying has suddenly become seriously ill, has had a serious accident or has died.</li> <li>5. A medically necessary operation for which the insured party is on the waiting list, owing to which the journey cannot go through or must be cut short in the interim.</li> <li>6. If the accommodation at which you were to stay, this also includes house swaps, is no longer available because of an unforeseen and special event.</li> <li>7. You become pregnant after booking the journey. You can demonstrate this</li> </ol>

	<p>with a pregnancy statement. It is also possible to cancel the journey as a result of complications in the pregnancy.</p> <ol style="list-style-type: none"> <li>8. You cannot be inoculated for unexpected medical reasons, when this is compulsory for the chosen holiday destination.</li> <li>9. There has been material damage to belongings, permanent home or business premises to such an extent that you must be present at the site (*).</li> <li>10. Your means of transport drops out during the outward journey and can no longer be used. Repatriation or import of the motor vehicle is necessary (*).</li> <li>11. You cannot use your means of transport, caravan or folding trailer before departure owing to an external cause, such as a collision, theft or fire. The damage to the means of transport, caravan or folding trailer cannot be repaired before the date of departure.</li> <li>12. You become unemployed. The date of unemployment must be no later than one month after the end of the journey.</li> <li>13. You have secured a new job. Cancellation of the journey is only possible if you are due to start your new job before departure or during the journey, and your presence during this period is required by your employer.</li> <li>14. You have had a rental home assigned before the journey was supposed to start. You are able to provide an official tenancy agreement.</li> <li>15. You purchase or sell a home. The transfer or completion date of your home is scheduled to take place before you go on your journey or during the journey.</li> <li>16. You and your partner are separating. There must be proof of a joint household. This must be demonstrated by a proof of entry in the population database (BRP).</li> <li>17. You have to sit a retest or re-examination after your final examination in a multi-year education programme. This retest or re-examination was unexpected. Postponement until after the journey is not possible.</li> <li>18. You unexpectedly cannot obtain a visa for the holiday destination. It may not be your own fault that you have failed to obtain a visa.</li> <li>19. A travel companion cancels the journey. We will reimburse your cancellation fees if: <ol style="list-style-type: none"> <li>a. The reason for this cancellation is a valid reason for cancellation under this insurance.</li> <li>b. And you become a single traveller through the cancellation by your travel companion.</li> <li>c. And you and your travel companion would have travelled there and back together.</li> </ol> </li> <li>20. You are assigned an adopted child or foster child, which results in the trip not being able to go ahead.</li> <li>21. If you unexpectedly have to provide urgent care (informal care) to a parent, partner or child of yours.</li> <li>22. Through no fault of your own, the adoption relating to the journey that was booked cannot go through.</li> <li>23. An operation of yours to donate or receive a donor organ.</li> <li>24. If your travel documents are stolen, get lost or cannot be found. You must report this immediately to the local police after the event. You must submit a copy of this report to us.</li> </ol>
<b>Not insured</b>	<p>Damage and/or loss that is not insured:</p> <ol style="list-style-type: none"> <li>1. That which is connected with a series of existing illnesses, disorders or abnormalities of yours, of your housemates or of family members in the 1<sup>st</sup> or 2<sup>nd</sup> degree. This is only applicable if you have taken out cancellation insurance more than seven days after the booking date.</li> <li>2. The cancellation or cutting short of a journey due to a reason not included in the reasons stated in the cancellation reasons that are covered.</li> </ol>
<b>Reimbursements</b>	<p>We will reimburse:</p> <ol style="list-style-type: none"> <li>1. The cancellation fees for cancelling the journey up to the maximum of the amount insured.</li> <li>2. A daily allowance if the journey is cut short.</li> <li>3. A daily allowance for the insured party and those (insured) accompanying the insured party in the event of an unforeseen admission to hospital. The admission should be for at least one night.</li> </ol>

	<p>4. The costs of re-booking:</p> <p>a. Of the journey to a later date in order to prevent the entire journey needing to be cancelled.</p> <p>b. To another means of transport after receiving medical advice.</p> <p>5. The increase of the original travel sum per person if part of the journey is cancelled. We will reimburse the full cancellation fees at the maximum amount.</p> <p>6. In the event of a delay of an aeroplane, boat, bus or train during the outward journey or on arrival at the holiday destination:</p> <p>a. From 8 to 20 hours, the daily allowance for one day.</p> <p>b. From 20 to 32 hours, the daily allowance for two days.</p> <p>c. In the event of over 32 hours, the daily allowance for three days.</p> <p>This delay must have a cause beyond your control and the control of the travel or transport organization.</p>
<b>Payment of the reimbursement</b>	<p>We will pay the reimbursement as soon as we have determined it, to:</p> <p>1. You as policyholder, or</p> <p>2. Your travel agency if this agency requests this. You do not have the right to object to this request.</p> <p>We will only transfer the amount to the account number in The Netherlands that you have provided to us.</p>

**Article 33. Deluxe Cancellation** (this cover applies only if Deluxe Cancellation is stated on your policy document or booking confirmation)

<b>Insured</b>	With Deluxe Cancellation you are insured for the costs of cancelling your journey or reimbursement if you (have to) break off your journey in the interim, up to a maximum of the amount insured.
<b>Insured reasons for cancellation</b>	You are insured for the unforeseen reasons for cancellation referred to in Article 32.
<b>Not insured</b>	See Article 32.
<b>Reimbursements</b>	<p>We will reimburse:</p> <p>1. The cancellation fees you have to pay after cancelling the journey up to a maximum of the amount insured.</p> <p>2. If the journey is cancelled in the interim:</p> <p>a. The entire sum of the journey up to the maximum amount insured, unless this is absolutely necessary, and has the permission of the ANWB Emergency Centre in the event of:</p> <p>1. The death of the insured party, his/her relations by blood or affinity in the 1<sup>st</sup> and 2<sup>nd</sup> degree.</p> <p>2. The death of a family member in the 3<sup>rd</sup> degree.</p> <p>3. The death of a good friend during the journey.</p> <p>4. A serious accident or illness of the insured party, if the accident or illness leads to admission to hospital for more than three nights at the holiday destination or an early return to The Netherlands. A serious accident or illness of relations by blood or affinity in the 1<sup>st</sup> and 2<sup>nd</sup> degree who are not travelling along, and if there is a real chance of immediate danger to life (*).</p> <p>5. Complications in your pregnancy, if these complications result in admission to hospital at the holiday destination or an early return to The Netherlands.</p> <p>6. Material damages to property, permanent home or business premises, to such an extent that the insured in his/her capacity as owner, lessee or actual director must be at the site – possibly after being called back.</p> <p>b. A daily allowance in the event of any other covered reasons for cancellation.</p>

**Article 34. Additional reasons for cancellation** (this cover only applies if additional reasons for cancellation are stated on your policy document or booking confirmation)

<b>Insured</b>	You are additionally insured for the costs for cancelling the journey if, in regard to your holiday destination, the following is applicable: <ol style="list-style-type: none"> <li>1. Negative travel advice for your holiday destination from the Ministry of Foreign Affairs.</li> <li>2. A contagious disease (with demonstrable health risks for the traveller).</li> <li>3. A natural disaster (earthquake, forest or other fire, storm, hurricane, tsunami, volcanic eruption).</li> <li>4. Terrorism.</li> <li>5. A civil commotion or uprising in the country of destination.</li> <li>6. A sudden, unannounced strike.</li> </ol>
<b>Reimbursements</b>	The amount of the reimbursement depends on the type of cover you have chosen, which is included on your policy document or booking confirmation.
<b>Excess</b>	See your policy document or booking confirmation.

**Article 35. Composite journey** (this cover only applies if this cover type is stated on your policy document or booking confirmation)

<b>Insured</b>	You are insured for the costs of cancellation of one of the parts of the composite journey as a result of: <ol style="list-style-type: none"> <li>1. Natural disasters (earthquakes, landslides, fires, storms, hurricanes, snow-bound, fog, tsunamis or volcanic eruptions) if these are very unusual in the country you are visiting in a certain period.</li> <li>2. Terrorism;</li> <li>3. Civil commotion or uprising in the country of destination;</li> <li>4. A mechanical breakdown of the booked transport, resulting in the journey not being possible;</li> <li>5. A sudden, unannounced strike;</li> <li>6. Overbooking.</li> </ol>
<b>Reimbursements</b>	The amount of cover depends on the cover type you have chosen, which will be included in your policy document or booking confirmation. On condition that the lessee and/or travel organization does not reimburse these costs and does not provide a replacement, and therefore the journey cannot be taken or continued.

**Article 36. Group cancellation** (this cover only applies if it is stated on your policy document or booking confirmation)

<b>Insured</b>	You are insured for the costs of cancellation as a result of: <ol style="list-style-type: none"> <li>1. Serious illness, serious accident or death of the insured party;</li> <li>2. Serious illness, serious accident of a family member of the insured party in the 1<sup>st</sup> or 2<sup>nd</sup> degree;</li> <li>3. Damage to the reserved accommodation, which renders the accommodation no longer suitable for a stay.</li> </ol>
<b>Reimbursements</b>	We will reimburse: <ol style="list-style-type: none"> <li>1. The cancellation fees you have to pay after cancellation;</li> <li>2. The loss if the journey is cut short. We will reimburse these costs proportionately.</li> </ol> Refunds by other organizations or reimbursements by individual cancellation insurance policies will be deducted from our reimbursement.

**Article 37. Representative** (this cover applies only if your policy document or booking confirmation includes cover for a representative)

<b>Insured</b>	You are additionally insured for the costs of cancellation of the journey owing to the death, serious illness or accident of the representative.
<b>Reimbursements</b>	The amount of the reimbursement depends on the cover you have chosen. See your policy document or booking confirmation for this.

**Article 38. Pets** (this cover only applies if Pet cover is stated on your policy document or booking confirmation)

<b>Insured</b>	You are additionally insured for the costs of cancelling the journey and the stay of a pet at an animal accommodation premises.
<b>Insured reasons for cancellation</b>	You may cancel your journey if your pet (dog, cat or horse) suddenly becomes ill in a life-threatening manner, is seriously injured after an accident or dies. In the event of a cancellation the gravity of the illness, injuries or death must be proven by a written statement from a veterinary surgeon.
<b>Reimbursements</b>	The amount of the reimbursement depends on the cover you have opted for, which will be included on your policy document or booking confirmation.

**Article 39. Maximum reimbursement of tickets** (this cover applies only if stated on your policy document or booking confirmation)

<b>Insured</b>	This cover also applies to theatre tickets
<b>Reimbursements</b>	For non-refundable airline tickets (100% costs in the event of cancellation) a maximum of 70% of the price of the ticket is reimbursed (including the airport taxes).

## Article 40. Summary of Reimbursements

The maximum reimbursements mentioned below apply per damage event incident unless indicated otherwise. This applies only if this type of cover is stated on your policy document or booking confirmation.

Summary of Reimbursements	Basic	Comprehensive
<b>Unforeseen costs:</b>		
- additional transportation costs with permission from the ANWB Emergency Centre	cost price	cost price
- use of your own motor vehicle with permission from the ANWB Emergency Centre	€ 0.25 per km	€ 0.25 per km
- additional accommodation expenses per person per day	€ 75	€ 75
- necessary additional costs of telecommunications with the ANWB Emergency Centre or its support centres.	cost price	cost price
- costs of telecommunications with third parties	€ 250	€ 250
<b>Liability for the holiday accommodation:</b>	€ 1100	€ 1100
<b>Luggage:</b>	€ 2000	€ 4100
<b>Per insured party per journey:</b>		
- digital/electronic equipment including accessories such as camera, photography, film and video equipment, laptops, tablets, (game) computers	€ 300	€ 3100
- prostheses, hearing aids, braces	€ 300	€ 2600
- spectacles and contact lenses	€ 300	€ 1100
- (rental) bicycles, e-bikes and bicycle trailers	€ 300	€ 1100
- mobile phones	€ 300	€ 1100
- jewellery, watches, fur, silver and gold, precious stones and pearls	€ 300	€ 1100
- hobby/sports equipment per item	€ 300	€ 1100
- articles intended as gifts	€ 300	€ 1100
- drones	€ 300	€ 600
- articles purchased during the journey, such as gifts and souvenirs	€ 300	€ 600
<b>Per travel party per trip:</b>		
- car radios and navigation systems not built in	€ 300	€ 1600
- tools and spare parts	€ 300	€ 600
<b>Excess for luggage per damage event incident</b>	see your policy document or booking confirmation	see your policy document or booking confirmation.

<b>Money:</b>		
- per insured per journey	N/A	€ 350
- per travel party per journey	N/A	€ 600
<b>Additional sum for hobby/sports equipment:</b>		
- per travel party per journey	N/A	€ 3500
<b>Accidents:</b>		
- benefit in case of death	€ 25,000	€ 35,000
- benefit in case of 100% permanent invalidity	€ 75,000	€ 100,000
<b>Medical expenses:</b>		
- medical expenses abroad (except for dental expenses)	cost price	cost price
- medical expenses in The Netherlands per insured party (except for dental expenses)	N/A	€ 1600
- dental expenses per insured party	N/A	€ 600
- medical expenses per pet	N/A	€ 150
<b>Legal Travel Assistance:</b>		
- per event	N/A	€ 25,000
<b>Legal Traffic Assistance:</b>		
- per event	N/A	€ 25,000