

Terms and Conditions for Short-term Travel Insurance
Version KRV2023-08



RecreatieVerzekering.nl Short-term Travel Insurance Guide

What items can be found where?

You have taken out a Short-term Travel Insurance with us. These Terms and Conditions tells you who we are and what items and costs are and are not covered by your insurance. You will also find here what you can expect from us and what we expect from you. It is vital for you and for us that you are aware of the agreements in this Terms and Conditions and recommend that you read these Terms and Conditions carefully. In addition to these Terms and Conditions, the insurance contains the General Terms and Conditions and the policy schedule. A List of Special Sports and an Amortisation List for the Continuous and Short-term Travel Insurance are also included in this insurance.

General Terms and Conditions

The Travel & Leisure Insurance General Terms and Conditions applies to all modules and coverage on your policy. For example, we set down agreements about the start and end of your insurance. About how you can stop the insurance, about the premium you pay and how it is to be paid and about how we may use your data.

Terms and Conditions

These Terms and Conditions for the Short-term Travel Insurance shows the modules and coverage you can take out insurance for while travelling. Your policy will show what is covered by your insurance. These conditions are a supplement to our General Travel & Leisure Insurance Terms and Conditions.

- Through this Short-term Travel Insurance you are insured for the Personal Assistance module by default. You can also choose to additionally insure the following modules: Medical expenses, Luggage, Extra sports and hobby equipment, Cash, Accidents, Winter sports and Special sports, Help and replacement transport.
- You can insure the Short-term cancellation module separately, without also taking out Travel insurance. However, you can take out the Short-term cancellation module in addition to your travel insurance.
- All your choices are listed in your policy. You can find which insured amounts apply to the modules and coverage in the coverage overview.
- You will read about what happens if you incur any loss. When you will or will not receive compensation. What you need to do if you want to make use of this insurance.
- In these Terms and Conditions, 'you' refers to the policyholder and co-insureds, who are insured on the basis of this insurance. In some cases, 'you' also refers to other insured persons. The modules will then tell you who the insured persons are.

How do you report a claim?

If you want to report a claim, you can do so with your insurance advisor using the claim form. The policy schedule of your insurance policy shows the address of your insurance advisor and the address of the Authorised Agent handling your claim.

For a swift claim settlement, we ask you to describe the cause of the loss properly and completely, to include the purchase invoice, the repair quotation, any correspondence received and other relevant documents. For example, always send a police report in the case of theft.

Translation

These terms and conditions are a translation of the Dutch terms and conditions. In case of doubt or conflict as to the interpretation of the terms of this document or difference between the terms of the English and Dutch versions of this document, the Dutch language version of this document shall prevail over the English language version of this document.

Definitions

A definitions of terms is included with this insurance policy, in which we explain the terms used in these Terms and Conditions. The first time that a term defined in the definitions is used, the word is underlined. You will find the definitions at the end of these Terms and Conditions.

Make sure to travel well prepared:



TRAVEL TIPS!

- Check your insurance cover regularly
- Make sure to bring your credit card with you
A credit card is often indispensable when travelling. If you want to rent a (replacement) car, for example, you will usually need a credit card
- Save the number of the Anker Emergency Service in your mobile phone. This phone number is: +31 50 520 99 96
- In addition to the policy schedule, the insurance comprises Terms and Conditions and Insurance Terms and Conditions. Please read these carefully!



EMERGENCY SITUATION?

Call Anker Emergency Service immediately: +31 50 520 9996 (available day and night)

Assistance during holidays with:

- Hospitalisation
- Accident, illness or death
- Early return travel
- Breakdown with car, caravan or motorhome
- Unexpected additional travel and/or accommodation expenses

Please note: reimbursement of expenses requires the Emergency Service's express permission.

TIP:
DIEFSTAL OF VERLIES
Bij diefstal of verlies moet u altijd aangifte doen bij de politie.
Als de bagage tijdens de reis is zoekgeraakt moet u dit melden bij de vervoersmaatschappij. Luchtvaartmaatschappijen hebben hiervoor een speciaal formulier: het Property Irregularity Report.

REPORTING A CLAIM

Report your claim to your insurance advisor using the claim form. The policy schedule of your insurance policy shows the address of your insurance advisor and the address of the Authorised Agent handling your claim.

For a quick claim settlement, we ask you to accurately and completely describe the cause of the loss/damage and send relevant documents with the claim form. For example, always send a police report in the case of theft.

CANCELLING YOUR JOURNEY

Make sure to contact the organisation where you booked the journey as soon as possible. You will need proof from the organisation to claim cancellation insurance. See the Cancellation-cover insurance programme.



MEDICAL ASSISTANCE WHILE TRAVELLING

If you need a doctor or physician while travelling, please contact the Anker Emergency Service. We will refer you to an appropriate doctor. Always ask the doctor for an invoice specifying all the costs!

Submit medical bills to your health insurer first. You will receive a statement of the items that will and will not be reimbursed from your health insurer. Please send this statement to us.

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Coverage Overview

The maximum compensation amounts listed below apply per journey unless otherwise stated. This only applies if your policy schedule states that the module and/or cover is co-insured.

Travel insurance	
Maximum consecutive travel days. Start date and end date	See policy schedule
Personal assistance	
	Insured by default
Per insured person per journey:	
Assistance to individuals	Cost
Additional contingencies	Cost
Telecommunications expenses	€ 150
Additional costs after a natural disaster	€ 450
Damage to your holiday accommodation (for loss above €25)	€ 600
Medical expenses	
	If co-insured
Per insured person per journey:	
Incurred outside the Netherlands	Cost
Incurred in the Netherlands	€ 1.250
Dental costs in case of an emergency or accident	€ 500
Luggage	
	If co-insured
Total per insured person per journey	€ 3.500
For all insured persons together per journey	€ 10.500
Per insured person per journey:	
Mobile devices such as, mobile phone, smartphones and smartwatch, Bluetooth earbuds	€ 300
Digital/electronic devices such as iPods, e-reader, Bluetooth speaker, tablets, laptops, computer, photo and film equipment.	€ 2.500
Drone	€ 500
Glasses, sunglasses and contact lenses	€ 300
(Electric) bikes, sailing and surfboards, dinghies, canoes, sports and hobby equipment	€ 600
Hearing aids and dentures.	€ 300
Medical devices	€ 300
Items bought during the journey, such as gifts and souvenirs	€ 300
Travel documents	Cost
Total valuables from a means of transport	€ 600
Transport costs for recovered luggage	€ 250

Emergency purchase of toiletries and clothing	€ 300
Emergency costs due to a tent unfit for use	€ 300
Jewellery such as watches, silver and gold, gemstones and pearls	€ 500
Tools and spare parts	€ 300
Cash	€ 50
Cash	If co-insured
Cash (option additional to luggage)	€ 500
Accidents	If co-insured
In the event of death	€ 25.000,-
In case of permanent disability	€ 75.000,-
When riding (as a passenger on) a motorbike, moped or scooter without a helmet	€ 5.000,-
Winter sports and special sports	If co-insured
Assistance and replacement transport	If co-insured
Breakdown assistance and costs to bring your vehicle home	Cost
Labour costs for roadside repairs	€ 250
Parts dispatch	€ 250
Storage, surveillance, garaging and transport of your vehicle	€ 1.000
Additional accommodation costs per day per insured person (maximum 10 days)	€ 100
Replacement vehicle rental per day (maximum 30 days)	€ 100
Additional sports and hobby equipment (option in addition to luggage)	If co-insured
Maximum allowance to additional items	€ 2.500
Short-term cancellation	If (co-)insured
Cancellation fee	Up to the insured amount on the policy

1. General insurance programme

This Terms and Conditions is part of the Short-term Travel Insurance of RecreatieVerzekering.nl and applies to all modules and coverage within this insurance. This insurance only applies if stated on your policy schedule. It is vital for you and us that you are aware of this Terms and Conditions and we recommend that you read this Terms and Conditions carefully.

1.1 Who are we?

We are [Anker Insurance Company n.v.](#) We are the insurer. RecreatieVerzekeringen.nl is the agent where you took out the insurance. For readability purposes, we refer to either of these companies where we mention 'we', 'us' or 'our'.

1.2 Who are the insured persons?

Your policy schedule shows to whom this insurance applies.

- The policyholder is always insured;
- In addition, any other persons listed on the policy schedule are insured.

Validity in relation to the insured persons

Anker only insures persons who are registered with a Dutch population register during the validity period of the insurance taken out and are actually resident in the Netherlands.

The insurance does not apply either if we have already informed you once that we do not want to insure you (any longer). Any premium you have already paid will be refunded.

In these Terms and Conditions, 'you' refers to all the persons insured under this insurance.

1.3 What is this insurance based on?

The policy is based on the information and answers provided by you to us;

- our Travel & Leisure Insurance General Terms and Conditions, these Terms and Conditions, as well as the policy schedule with any stated clauses;
- the Special Sports List and the Travel Insurance Amortisation List which are part of this insurance.

If you failed to provide us with accurate information, this may affect the reimbursement and/or continuation of the insurance. If necessary, we will adjust your premium and/or conditions or terminate your insurance.

In case of a difference between these Terms and Conditions and the General Terms and Conditions Travel & Leisure Insurances, these Terms and Conditions will apply first and subsequently the General Terms and Conditions.

1.4 What loss is covered by your insurance?

With this insurance, you are insured for loss/damage when travelling. You select the risks you insure with us, which risks are listed in your policy. These Terms and Conditions tells you in what case we pay and in what case we do not pay. Please read it carefully.

1.5 In what countries are you insured?

You will find in the policy where you are insured. This may be [Europe](#) or the [World](#).

- You are insured from the moment you leave [your home](#) until you return home.
- You stay at least 1 night at a hotel, campsite or holiday accommodation for which you have to pay. You can then show us the booking receipt, reservation slip or invoice from the travel company or accommodation where you booked for each night.
- If you have you opted for insurance within Europe you will also be insured when you make a day trip to a country outside Europe during your journey.
Please note: This does not apply to the Assistance and replacement transport module.
- Please refer to the country coverage of the Assistance and Replacement Transport module in Article 9.1 for further information.
- If you have you opted for the Short-term cancellation module, then this has world coverage by default.

You will only receive compensation or assistance if you have an insured [loss](#). The claim must be insured under the cover of a taken out module as stated on the policy schedule at the time of the claim event. Please refer to the general and insurance Terms and Conditions for all the relevant information.

1.6 What situations are covered by insurance?

Your insurance starts on the date shown on your policy schedule and never before you take out the insurance. You are insured from the moment you leave your home until you return home. This also applies to your [luggage](#).

The event and resulting loss must have occurred within the term of the insurance policy, module and/or supplementary cover. And the loss must be insured under the cover of a

taken out module or taken out additional cover of a module, as stated in the policy schedule at the time of the event. The premium due for this insurance must be paid in full within the stipulated period.

If your journey lasts longer than the number of days stated on your policy schedule due to unforeseen delays beyond your control and this delay is caused by an insured unforeseen event beyond your control, the insurance will be valid up to the first moment when it is possible for you to return to your home.

In the Netherlands, you are insured:

- during a journey with at least 1 overnight stay at payment. You need to be able to show us the original booking, reservation, or payment receipt from a tour operator, campsite, hotel, guest house, leisure, or bungalow park;
- While you are on your way to your holiday destination abroad. Or from abroad on your way home to the Netherlands.

The insurance is valid only if you have been sufficiently careful. You must have done your best to avoid theft, loss, loss, damage or injury.

1.7 What situations are not covered by insurance?

You are not insured if your loss results from:

- preparation for or participation in speed races with motor vehicles or vessels. This also applies to participation in a racing course;
- winter sports or special sports. If you have co-insured the Winter sports and special sports module, you are additionally insured for the sports described in the List of special sports accompanying this insurance. If you practice a normal-risk winter sport and this is not part of your planned trip, and you spend no more than a half-day on this activity, then you will, however, be insured for this. Medical expenses arising from this activity are only insured if you have also taken out this module;
- an activity that is particularly dangerous or risky;
- you perform work during the journey that involves special hazards;
- you stay within the Netherlands and travel to or stay with family or acquaintances in the Netherlands. Or if you do not stay in the Netherlands for at least one night in a hotel, campsite or other holiday accommodation and you cannot provide a booking invoice or proof of reservation for this;
- travelling or acting against the regulations or advice of a government. In that case there will be no cover for events or damage directly related to the reason on the basis of which such advice or regulation was issued.

You are **not** insured if you stay within the Netherlands and travel to family or acquaintances in the Netherlands or stay with them and/or overnight.

1.8 Consequences of non-compliance with the (general) obligations of this insurance policy

If you or a co-insured do not comply with the obligations under this insurance and our interests are harmed as a result, this may be a reason for us to compensate less or nothing in the event of a claim, to recover any loss and costs paid by us from you and/or to terminate your insurance. Your obligations are set out both in these Terms and Conditions and in the General Terms and Conditions with your travel insurance.

1.9 Concurrence

What is the procedure if the claim is also insured on another insurance policy?

- If, in the event of a loss, a claim can be made under another insurance policy, whether or not from an earlier date, or could have been made if this insurance had not existed, this insurance policy will only apply insofar as the claims exceed the amount to which you are or would be entitled under the other insurance policy. An excess under the other insurance does not qualify for compensation.
- You must provide us with a statement of all insurance policies known to you, whether or not of an older date, which at the time of the loss cover all or part of the same interest.

1.10 Assessment of the loss

Recreatieverzekeringen.nl and the insurer are in charge of the claim settlement.

1. We determine the amount of your loss and settle your claim based on the (general and) insurance Terms and Conditions. We do this using the data and information you have provided to us. In some cases, we also use the Travel Insurance Amortisation List with this travel insurance policy. Please refer to the General Terms and Conditions for Travel & Leisure Insurance with this insurance policy for information on what we expect from you. Loss may also be determined by:

a. An expert appointed by us.
b. An expert appointed by us and an expert appointed by you. In this case, these experts will jointly appoint an arbitrator beforehand (third expert). This arbitrator will issue a binding opinion in cases where both experts disagree. This opinion will be within the confines of the extent of the loss, or cause of the loss, determined by the two experts.

2. We will pay the expert costs of the expert appointed by us. If you appoint an expert by yourself, we will pay the costs, provided they are reasonable.

The costs of the arbitrator will be paid by us. This arrangement applies only to material loss.

3. The extent of the loss determined by the expert(s) may be revised if it is demonstrated that:

- a. The loss assessment was based on inaccurate data.
- b. Calculation errors have been made.

If we have an expert assess the damage amount, this will not be an acknowledgement that we must compensate you for the loss.

1.11 On what conditions do we pay the compensation?

We will pay your claim as soon as:

- we have received all the information we need;
- you receive compensation under this insurance policy.

2. Personal assistance

This module applies by default if you have selected travel insurance cover.

Under personal assistance, you are covered for:

- Assistance to individuals
- Additional contingencies
- Telecommunications costs
- Extra costs after a natural disaster
- Damage to your holiday home (for a loss above € 25)

2.1 Help for individuals

2.1.1 What situations are covered by insurance?

You are insured for assistance to persons, if you need help due to serious illness, serious injury due to an accident, your death or death of your travelling companion or family member in the 1st, 2nd or 3rd remove or due to a natural disaster. This assistance is provided through the Anker Alarm Service, telephone: **+31 50 520 99 96**.

2.1.2 What does the Anker Emergency Service provide for?

If, in Anker Emergency Service's estimation, it is necessary, we will arrange:

- your (sick) transport including medical accompaniment to the destination or home. In case the transport is by ambulance plane, the purpose must be to save your life or reduce the expected permanent disability;
- your search, rescue or salvage;
- the transfer of one person for necessary assistance. Are you travelling alone? And is the situation you are in very serious? Then a maximum of two people can come over in consultation with the Anker Alarm Service;
- dispatch of medicines, but only if they are allowed to be dispatched;
- your replacement accommodation;
- payment guarantees to the hospital;
- transferring money in an emergency;
- medical advice. Anker Emergency Service staff will give advice and help you find a good doctor or medical service.

Will you be taken home with assistance from Anker Emergency Service? Then one or more travelling companions may also accompany you home. To whom and how many travelling companions this applies, depends on the necessity and urgency (for example, family with children). Anker Alarm Service will determine the necessity and urgency of this in consultation with you.

2.1.3 What costs do we reimburse?

We will reimburse the costs of the assistance. If we or the Anker Emergency Service made advances to you, you must repay them as soon as possible after returning home.

2.2 Additional contingencies

You are insured for the reasonable, additional unforeseen expenses you have to incur, if something goes wrong while travelling. We will only reimburse these if you have incurred them in consultation and with the approval of Anker Emergency Service.

2.2.1 What costs are covered by insurance?

You are insured for reasonable, unforeseen and necessary additional travel and accommodation expenses you incur if you have to return to your home town early or are compelled to stay somewhere longer during your journey.

However, this only applies if these costs are incurred as a result of:

- death, serious illness or serious accident of yourself;
- death, serious illness or serious accident of a travel companion. But only if that travel companion's travel insurance does not reimburse your necessary additional travel and accommodation expenses;
- attending a funeral or cremation in the Netherlands of a non-travelling housemate or family member in the 1st, 2nd or 3rd remove or an acting representative;
- the acting representative becomes absent;
- death, serious illness or serious accident of a person not travelling with you who is a family member in the 1st, 2nd or 3rd remove or acting representative of yours;
- death, serious illness or serious accident of a family member in the 1st or 2nd remove of your travelling companion;
- outbreak of an epidemic or pandemic disease, extreme weather conditions, a natural disaster or work strike. And in these situations, your return journey is impossible;
- the loss or theft during your journey of travel document and you need to have new documents produced;
- material damage to your home or business that makes your presence at home an urgent necessity.

Costs of rescue, assistance or transport from the ski slope are only insured if you have Winter Sports and Special Sports co-insured.

You are also insured for:

- reasonable travel and accommodation expenses of one person providing you with required assistance if you travel alone and are hospitalised. This person will in that case also be insured under this insurance. In very serious situations, this cover can also apply to two persons. For example, in the situation where both parents have to come over in case of a seriously ill child. In consultation with you, Anker Emergency Service will determine whether one or two persons will come to provide assistance;
- reasonable travel and accommodation expenses of one person providing support in in the event of your death abroad. This person will in that case also be insured under this policy;
- costs incurred, if you need to be tracked down or rescued.
- the costs of compulsory quarantine with regard to a contagious disease and/or an epidemic or pandemic disease. Only if the (local) government of your travel destination

- specifically imposed a mandatory quarantine on you personally or the accommodation you are staying in, preventing you from travelling back to the Netherlands on the scheduled return date.

In the event of your death while travelling abroad, we will reimburse the transport costs of the mortal remains to the Netherlands. Or the costs of the burial or cremation abroad up to the cost of transport of the mortal remains to the Netherlands. This will then include the costs for the transfer and stay of two family members up to €75 per day for ten days maximum.

If you returned to the Netherlands early in consultation with the Anker Emergency Service due to an insured event and you can travel back to your destination within the originally planned travel time, we will also reimburse the reasonable costs of this journey to your destination. This must be related to a remaining stay of at least seven days.

2.2.2 What costs are not covered by insurance?

We do not reimburse the following costs:

- costs that you incur without the permission of Anker Emergency Service;
- expenses you would normally incur as well, such as travel or living expenses;
- unreasonably high costs for travel and/or accommodation, e.g. extremely high taxi costs or a very luxurious hotel.

2.2.3 What costs do we reimburse?

We will reimburse the full amount for insured persons in case of:

- help for individuals;
- tracking down individuals, even if this results from a non-insured event;
- transportation of the mortal remains. If a funeral or cremation is opted for at the holiday address we will reimburse the travel and accommodation costs of housemates and family members to attend. However, the maximum amount reimbursed for this will be equal to the costs of transport of the mortal remains to the Netherlands;
- additional travel and accommodation costs related to an extended stay at your holiday address due to serious illness, death or serious accident;
- additional travel and accommodation costs related to an earlier return to your place of residence;
- extra travel and accommodation costs due to extreme weather conditions, a natural disaster or work strike that causes you to travel back later than planned. We only reimburse these costs if your carrier or airline does not offer you an alternative. We reduce the reimbursement of accommodation costs by 10% with respect to costs you save on your normal living expenses.

We reimburse up to:

- €450 with regard to additional costs incurred during the journey due to a natural disaster;
- €250 for hospital visits during the journey by or for fellow travellers insured with us;
- €75 per person, per day for the reasonable, additional

unforeseen expenses you incur as a result of mandatory quarantine due to an epidemic or pandemic disease (such as COVID-

- 19) with a maximum of €1,000 per policy.

Please note: we only reimburse these costs if you have incurred them in consultation with and with the approval of Anker Emergency Service.

2.3 Telecommunications costs

2.3.1 What costs are covered by insurance?

You are insured for telephone and other telecommunication costs incurred with respect to an insured event.

2.3.2 What amount do we reimburse?

The maximum reimbursement depends on the insurance you have chosen. You will find the insured amounts in the coverage overview. Your policy states which insurance you have selected.

Telephone costs incurred when you called Anker Emergency Service will be reimbursed in full.

2.4 Damage to the holiday home

2.4.1 What costs are covered by insurance?

You are insured for damage you cause to your rented holiday property and its inventory. If you lose the key and have to break open a safe or the front door of the rented holiday property, you will also be insured for this type of damage.

2.4.2 What costs are not covered by insurance?

We do not reimburse the following costs:

- damage to hull and/or inventory as a result of driving or boating with a (rented) vehicle or vessel;
- the breakdown of an item due to, for example, wear and tear or inherent defect.

2.4.3 What amount do we reimburse?

You will receive compensation if you are liable for the damage and can provide proof of payment of the damage to the owner of the holiday home. However, the damage must exceed € 25. The maximum reimbursement is included in the coverage overview of these Terms and Conditions and/or on your policy.

3. Medical expenses

The Medical Expenses module is insured if it is on your policy and you pay the relevant premium.

Please note

- This cover provides a **supplement** to the statutory Dutch health insurance. This means that this cover only reimburses the additional amount that is not (fully) covered by your health insurance.
- If you do not have compulsory Dutch health insurance, or if your health insurance does not provide reimbursement in the country, place, or institution where you have to incur the medical expenses, or if you are travelling to receive medical treatment at the destination, you will not receive reimbursement through this cover.
- We may ask you to authorise us to request your medical records.
- We only provide reimbursement if you are able to provide us with any of these types of evidence:
 - the payment notice from your health insurer with the copies of the bills;
 - the original medical bills.
- Medical expenses arising from practising a winter sport and/or special sport mentioned in the List of Special Sports with this insurance are not insured. Unless the Winter sports and special sports module has been taken out. This list states the sports for which medical expenses are covered.

3.1 What costs are covered by insurance?

You are insured for the cost of:

- medically required medical care;
- medically required dental care;
- additional travel costs incurred while travelling to and from the institution providing the care;

The need for the medical care arose during your journey and you were unable to anticipate it while travelling. A recognised and authorised healthcare provider must provide such required medical care.

In order to claim post-treatment costs in the Netherlands, the treatment must have started abroad. These costs must be the result of an accident.

3.2 Medical care quality standards

We want to ensure good quality standards of the medical treatment you receive. We also want to guarantee you proper cooperation with hospitals and doctors. That is why we decide in which hospital and by which doctor you should be treated.

You (or if you cannot do this yourself a fellow traveller) must in that case also contact the Anker Emergency Service. See contact details under Article 2.1.1

If you have chosen and visited a hospital and/or doctor by yourself without consulting Anker Emergency Service, this may affect the reimbursements we provide.

3.3 What costs are not insured?

The following costs are not covered:

Medical expenses:

- Costs of treatment that could have been delayed until after returning to the Netherlands.
- the voluntary excess of your health insurance;
- medical care resulting from Winter sports or special sports. However, this care is insured if you have Winter sports and special sports co-insured;
- treatments, examinations, medicines and dressings not prescribed by authorised doctors;
- medical care at a private clinic without having consulted Anker Emergency Service;
- you were aware that these costs would be incurred before or during the journey;
- non-essential dental treatment or repair of artificial elements of your teeth, such as crowns, post teeth and dentures;
- the (dental) doctor or hospital is not recognised by the competent authorities. If in doubt, contact the Anker Emergency Service.

We do not reimburse medical and dental care either if:

- the purpose of your journey is (partly) to undergo the treatment abroad. If the treatment has medical consequences, we will not reimburse the cost of those consequences either;
- the need for the treatment did not arise during the journey and/or you were aware or could have known before you travelled that you would have to incur the medical expenses during the journey.

3.4 What costs do we reimburse?

We reimburse the following costs:

- for medical care, we will reimburse the cost price in addition to a Dutch health insurance;
- the maximum amount of dental care reimbursed by us depends on the insurance you have selected;
- if you incurred necessary travel expenses to and from the place of medical treatment during the trip, you will receive a kilometre allowance according to the personal injury guideline (see www.deletselschaderaad.nl);
- we reimburse the necessary follow-up treatment costs in the Netherlands until no later than the 365th day after the accident. These costs must be the result of an accident and the treatment must have already started abroad.

4. Luggage

The Luggage module is insured if it is on your policy and you pay the relevant premium.

4.1 What costs are covered by insurance?

You are insured against loss/damage caused by theft, damage or loss of your luggage or travel documents. In addition, the following applies:

- If your luggage arrives at your travel destination later than intended, you may buy the necessary clothing and toiletries at reasonable cost. This does not apply if you are already at home;
- your luggage is also insured if, through no fault of your own, it arrives at your home in the Netherlands later than the intended end date;
- if your luggage is found after theft or loss, we will reimburse the costs of transport of this luggage to your home address up to a maximum of €250;
- you can no longer spend the night in your tent because it is damaged by an unforeseen event such as theft, forest fire or a tornado; in that case we will reimburse the damage to the tent and the cost of renting a replacement tent;
- cross-country skiing equipment rented abroad is also insured;
- cash is insured up to a maximum of €50 by default. The amount of cash is intended for travel, meals, accommodation or personal expenses.

You can find the insured amounts for the Luggage module in the coverage overview.

4.2 What do we expect from you?

In these Terms and Conditions item, we outline your obligations:

- You must prove that the missing or damaged luggage was in your possession through, for example, bills or bank statements.
- If you are travelling by plane, train, boat or bus and your luggage gets lost or damaged, you must report this to the carrier without delay and have them draw up a report. You must send this report to us.
- In case of crimes such as burglary, theft, loss, robbery, or vandalism, you must have a police report (official report) drawn up by the local police as soon as possible. You must send this report to us.
- If you are staying at a hotel and the event took place at that location, you must also file a report with the hotel management. In case of damage or theft during transport, you must report this to the transport company.
- You must do everything possible to prevent your belongings from being stolen. You must hold precious items and theft-prone personal belongings or have them within easy reach and keep them within your immediate visibility.
- You must secure your bicycle(s), if mounted on a bicycle carrier, using an ART-approved
- (cable) lock category 2 or higher, to the bicycle rack and/or means of transport.
- You must notify us if the damage is also insured under another insurance policy. Or if we can recover the damage and/or costs incurred from someone else.

- If you fail to comply with your obligations (e.g. you did not report a crime for which you are claiming compensation under this module), we will not provide compensation.

4.3 What items are not insured?

The following items are not insured under this cover:

- cash, except as provided in Article 4.1. If you have you co-insured the loss or theft of cash, it is insured up to the maximum mentioned in the coverage overview;
- (the balance on) passes, cards, vouchers and bank cards;
- (motor) vehicles, trailers, mopeds, scooters and their accessories and attachments. However, bicycle carriers and roof boxes are insured;
- vessels and aircraft and their accessories and appurtenances;
- parachutes and hang gliders with accessories; if you have the Winter sports and special sports module co-insured, this equipment is insured;
- ski and snowboard equipment. If you have co-insured the Winter sports and special sports module, this equipment is insured;
- valuables you did not carry as hand luggage on a plane, bus, boat or train;
- valuables and travel documents you have left unattended. **Please note:** we will not reimburse these items either if you leave them in a properly locked means of transport. Or unattended in a room that is not properly locked. See also the notes under article 4.2 What do we expect from you?
- entrance tickets and so on that you do not need during your journey;
- damage due to wear and tear;
- damage to computer software or files;
- antique objects, works of art or objects with collector's value;
- scratches, stains, marring and so on, unless this prevents you from using the item for its intended purpose;
- damage due to an object's inherent defect, such as a construction fault;
- additional damage caused by theft, loss or damage to your items.
- If you had to purchase items because your luggage was delayed arriving at your destination, or if you had to incur additional accommodation costs because you had to obtain a new travel document during your trip, you will be reimbursed the costs as long as they are reasonable. The coverage overview shows the maximum we will reimburse for these events;
- damage caused by slow-acting environmental, solar or weather influences, such as rust or rot;
- theft of travel documents **from** a means of transport;
- theft of valuables **from** a means of transport;
- theft of luggage and valuables **from** a means of transport, unless:
- the vehicle was properly locked and there were traces of forced entry and;

- the luggage was in a separate, locked (boot) compartment in the means of transport and;
- the luggage was covered with a parcel shelf, roll cover or other proper device which prevented the luggage from being visible; or:
- the luggage is stolen during a short rest or meal break, or when you are on the road. If so, the luggage is insured. Valuables remain excluded;
- a camper or van that was parked on a camping site at the time of the theft. If you are not near the camper or van and your luggage was stored out of sight, the camper or van must be properly locked and we only provide cover if there are signs of forced entry.
- valuables stolen from the caravan, except if they were stored in the safety box and there are signs of burglary;
- If you fail to comply with your (general) obligations under this insurance agreement and thereby harm our interests.

During a single overnight stay, you should bring valuables, travel documents and money with you in the overnight accommodation. If you are staying overnight in a tent, theft of valuables from a means of transport is also covered. This only applies if you have placed these items there for safety. The vehicle must also be properly locked. The valuables must not be visible from outside and must be in a separate, locked (boot) compartment. You can prove any theft by having traces of forced entry. If you have met all these obligations, the valuables are insured up to the amount specified in the coverage overview.

4.4 What do we reimburse?

If your items are less than a year old, we will compensate the new-for-old value in the event of theft, loss or irreparable damage. For items older than one year, we reimburse the current market value. We calculate the current market value using a depreciation list. This list can be found on our website: www.ankerinsurance.eu/downloads. If your items are damaged and they be repaired and the repair costs are lower than the current market value, we will reimburse the repair costs. The maximum compensation depends on the insurance you have chosen. This is stated on your policy. You will find the insured amounts in the cover overview. A standard excess of €50 per event applies to damage to luggage, unless the policy states a €0 excess.

5. Cash

The Cash module is insured if it is on your policy and you pay the relevant premium.

5.1 What costs are covered by insurance?

You are insured against damage caused by theft or loss of your cash abroad. The cash must be for travel, meals, accommodation or personal expenses.

5.2 What do we expect from you?

- You must prove that the missing cash was in your possession through for example bank statements.
- For offences such as theft, robbery, extortion or pickpocketing, you must have a police report (official report) made on the spot. You must send this report to us.
- Also in case of loss, you must report it to the local police and send the report to us.
- If you are staying at a hotel and the offence took place at that location, you must also file a report with the hotel management.
- You do everything you can to prevent your cash from being stolen. You must hold on to your cash or wear it on your body.

If you do not meet these expectations, we will not provide compensation as a result of theft or loss.

5.3 What items are not insured?

The following items are not insured under this cover:

- cash you did not carry as hand luggage on a plane, bus, boat or train;
- cash you have left unattended. See also the notes under article 5.2 What do we expect from you?
- Theft of money from a means of transport.

5.4 What do we reimburse?

We will reimburse a maximum of €500 per journey for all insured persons collectively. And a maximum of €1,500 per year.

6. Additional sports and hobby equipment

The Additional sports and hobby equipment module is insured if it is on your policy and you pay the relevant premium. You can only select this module if you have also insured the Luggage module.

6.1 What items are covered by insurance?

On top of the amount insured for your luggage cover, your equipment and accessories of a sport or hobby are additionally insured up to a maximum of €2,500. This extra luggage is insured on the same conditions as your travel luggage. You will find this item in module 4 Luggage.

6.2 In what situation will you not be reimbursed?

In deviation from and in addition to 4.3 What is not insured?

We do not reimburse damage if the extra sports and hobby equipment is:

- poorly maintained;
- in poor condition;
- overloaded.

7. Accidents

The Accident module is insured during your journey if it is on your policy and you have paid premium for it.

7.1 What situations are covered by insurance?

In the event of your death or in case of your permanent disability due to an accident while travelling, you will receive a payment. If we have not yet determined what payment you will receive for permanent disability within a year of the accident, we will also reimburse the statutory interest. You will receive this interest from the 365th day after the accident was reported until we have determined your permanent disability.

7.2 What situations are not insured?

You are not insured if:

- the accident was caused by you ignoring a prohibition or warning;
- the accident was (co-)caused by an illness you have or because you were affected by an abnormal state of body or mind such as, for example, psychosis or burnout;
- the accident was caused while you were skiing or snowboarding. This accident is insured if you have Winter sports and special sports co-insured;
- the accident was (partly) caused by you using alcohol, intoxicants, stimulants or similar substances (other than on medical prescription);
- in case of suicide or attempted suicide;
- you or an insured participated in a fight, subject to the case of legitimate self-defence;

- you participate in sports activities for which you receive payment;
- you did not take the necessary precautions such as protective clothing or a helmet during sports practice.

Go to recreatieverzekeringen.nl/voorwaarden/ for a list of special sports. Depending on the sport, this list states whether a reimbursement is due in the event of an accident.

7.3 What amount do we reimburse?

The maximum amount we reimburse depends on the insurance you have selected. You will find the insured amounts in the coverage overview. Your policy states which insurance you have selected.

If you are entitled to compensation of the statutory interest, we will reimburse it up to a maximum of 4% on an annual basis. You will not be entitled to the statutory interest if you do not cooperate to the determination or settlement of the damage.

Permanent disability

If you become permanently disabled due to an accident and the disability is directly and solely due to this accident, then you will receive a payment for permanent disability. The amount we pay depends on the degree of disability. We determine the percentage that you are permanently disabled for the amount of the payment, which is based on the guidelines of the American Medical Association (AMA guide, latest version), supplemented by those of the Dutch specialists' association. We do not take into account what the disability ensues for your (future) profession or your (future) occupation. The percentage of the insured amount you receive is equal to the percentage of permanent disability. We determine the percentage of permanent disability only if you will not recover, which is at the moment when your condition no longer changes. If this is not yet the case within 24 months of reporting the accident, then we determine the degree of disability based on the disability we anticipate in the future, for which we use the latest medical information.

The total payment shall not on any account 100% of the insured amount.

Existing ailment

If the consequences of an accident are increased due to the fact that you are already ill? Or due to an abnormal condition of the body or the mind? Then we will not pay more than we would have paid for the same accident to a completely healthy person.

Pre-existing disability

If you were already disabled and the disability has aggravated by an accident, we will consider the degree of disability before the accident and the degree of disability after the accident.

We base our consideration on the payment you would receive after the accident and subtract an amount for your disability before the accident.

Death

In the event of your death and we have not yet determined the disability percentage, then no payment for permanent disability will be made. We only pay the amount with respect to the death.

If permanent disability payments have already been made and in the event of your death as a result of the same accident, a death payment will be paid only to the extent that it exceeds the permanent disability benefit already provided.

If the death has a different cause, the right to a permanent disability payment is maintained. We will then use the latest information we have about your disability to calculate the amount of the payment.

Beneficiaries

The insured is the beneficiary for all benefits. In the event of the insured person's death, we make the payment to the insured person's legal heirs.

8. Winter sports and special sports

Winter sports and special sports are additionally insured during your journey, if this module is on your policy and you pay the relevant premium. A number of sports are not covered. On recreatieverzekeringen.nl/voorwaarden/ you will find a list of winter sports and special sports. This list states, depending on the sport, whether the listed contingency costs and/or accidental injury payment are covered.

8.1 What items are covered by insurance?

Loss caused during winter sports and the practice of special sports, however, only in case of the following situations:

- costs of ski passes, ski lessons and rented ski equipment if you can no longer use them due to an accident or premature return. We will then only reimburse the cost of the days you were unable to use the ski passes, ski lessons and rented ski equipment;
- rental of replacement sports equipment if your own equipment is damaged, stolen or lost during the journey. This cover also applies if your sports equipment is lost at the airport after air travel;
- the cost of rescue or assistance including transport from the ski slope (Personal Assistance cover);
- medical care resulting from winter sports or a special sport (Medical expenses cover);
- accidents, if co-insured and not excluded on the list of special sports; (additional) sports and hobby equipment, if co-insured.

The maximum reimbursement for (winter) sports equipment is included in the coverage overview.

We only reimburse expenses in case of a covered event according to these Terms and Conditions.

In the coverage overview and specific items, you will find the amount we reimburse for each coverage.

8.2 What do we expect from you?

- In case of offences such as theft, robbery, extortion or pickpocketing, you must have a police report (official report) made on the spot. You must send this report to us.
- Also in case of loss, you must report it to the local police and send the report to us.
- In case of theft from the hotel or flat or a special locker for ski and snowboard equipment, you must also report the theft to the owner or manager of the hotel, flat or special locker. You must also send this report to us.
- In case of theft, loss or damage of the rented item from a hotel or flat or a special locker, you must have a statement and note prepared by the rental company and sent to us.
- Theft on the slopes: during a break, lunch or après-ski, place skis and/or snowboards in the racks provided at the restaurant or mountain hut. Skis and snowboards left unattended in other places are not insured.
- Theft from the accommodation: In hotels and flats please store skis and snowboards in the designated areas in the accommodation. Theft from these rooms is insured.

8.3 What items are not covered by insurance?

- If you do not comply with the provisions described in article 8.2 (e.g. you have not reported the loss to the police), your claim is not insured.
- If you ignore warnings or a ban on or around the slopes, the consequences are not insured.
- You will not be insured if you take an extremely high risk, such as skiing or snowboarding in exceptionally bad weather or deliberately entering areas for which avalanche code 3 or higher has been issued.
- If only your ski poles, bindings, hardware (the sole) or the edges of your skis or snowboard damaged, you will not receive compensation for this, unless further use is impossible due to such damage.
- Valuables you have left unattended. An exception is skis and snowboards on the pistes and in the accommodation. See article 8.2 What do we expect from you?

9. Assistance and replacement transport

The Assistance and Replacement Transport module is insured during your journey, if it is on your policy and you pay the relevant premium.

Please note

- The Assistance and replacement transport module is only available for means of transport with a Dutch registration number. It must be possible to drive this means of transport on a driving licence A, B or BE.
- If you want to rent a (replacement) car, motorbike or campervan, you must have a credit card.
- Always arrange a replacement vehicle in consultation with Anker Emergency Service.

9.1 In which countries are you covered by insurance?

You are insured in Europe, except Russia, Armenia, Azerbaijan, Georgia, Kazakhstan, Moldova, Ukraine and Belarus and the non-European countries or parts of Mediterranean countries. Outside Europe, you are not insured. Not even if you have taken out world cover.

9.2 What situations are covered by insurance?

You are insured for help through the Anker Emergency Service, if:

- you are unable to continue travelling with your vehicle and any trailer due to an unforeseen breakdown or accident during the journey. The trailer is only insured against breakdown assistance if it does not have its own insurance or other provision that covers it;
- the driver is no longer able to drive the vehicle during the trip due to illness, injury or death and there is no one else in your travel party who can drive the means of transport.

You are insured for replacement transport, if your means of transport:

- breaks down within seven days before departure abroad due to a sudden external cause and you cannot use your means of transport within two working days of the original departure date as a result. An 'external emergency' is, for example, a collision, storm or theft;
- breaks down during the journey after an unforeseen and uncertain event and cannot be used again within two working days.

If you have to incur additional accommodation costs during your journey abroad due to the breakdown of your means of transport, we will reimburse the reasonable costs of this accommodation up to a maximum of the amounts specified in the coverage overview per person per day, up to a maximum of ten days.

9.3 What situations are not covered by insurance?

You will not receive assistance or a reimbursement for the rental of a replacement means of transport, if:

- you do not meet statutory requirements, such as a periodic vehicle inspection or a valid driving licence;
- your means of transport fails due to poor or insufficient maintenance;
- you have overloaded the vehicle or trailer;
- your means of transport does not have a Dutch registration number.

9.4 What will the Anker Emergency Service provide for?

If necessary, the Anker Emergency Service will arrange:

- transportation of the means of transport and your luggage to your destination, or to your home in the Netherlands;
- a substitute driver;
- salvage, supervision, storage and transport of your means of transport and your luggage;
- shipment of required parts to repair your means of transport;
- destruction or import if the means of transport has to be left abroad.

9.5 What costs do we reimburse?

We reimburse up to:

- the cost of assistance from the Anker Emergency Centre;
- the cost of renting replacement transport through the Anker Emergency Service. We do this for a maximum period of 30 days and never longer than the end date of the originally planned journey. See the coverage overview for the maximum costs per day.
- transport of the means of transport to a place in the Netherlands to be determined by you: cost price;
- salvage and supervision, storage and transport of the means of transport and your luggage to the nearest garage up to €1,000;
- labour costs for roadside repairs up to €250;
- shipping costs for parts up to € 250;
- costs of destruction or import of the means of transport abroad;
- up to €50 for transport from your home to your point of departure, such as an airport, train or bus station. Your own means of transport must have broken down during the journey to the point of departure. This reimbursement also applies if your means of transport breaks down during the return journey, from the arrival point to home.

The costs you incur for replacement transport must be logical and reasonable. You are entitled to a replacement means of transport. We aim to provide a means of transport comparable to your own. Within your planned travel period, you are entitled to the compensation as stated in the coverage overview. We also reimburse:

- up to €250 for additional travel costs incurred when you pick up or deliver the car or motorhome and have to travel by train, bus or taxi to do so;
- up to € 1,000 for additional travel expenses if you do not use replacement transport through the Anker Emergency Service. We only reimburse these costs if you have obtained permission from the Anker Emergency Service;
- up to €100 per policy for telephone costs if you incur them in connection with this cover.

9.6 What costs do we not reimburse?

We will not reimburse the costs of any repair itself and the parts required for the repair, except for the labour costs for roadside repairs up to €250.

10. Short-term cancellation

You are only insured for cancellation if this is stated on your policy or booking confirmation and you pay the relevant premium.

The following items are included in this insurance:

- Cancellation of your journey/accommodation
- Premature interruption of your travel/accommodation

10.1 Cancellation of your journey/accommodation

10.2 What is your insurance period?

You are insured for cancellation costs from the moment you have booked a journey/accommodation (and this is after the effective date of the policy) until your journey/accommodation starts.

10.3 What costs are covered by insurance?

The travel/accommodation and/or accommodation costs including surcharges you have paid (in advance) are covered by insurance.

10.4 What situations are covered by insurance?

You are insured for cancellation costs due to an uncertain event as described below:

- You, a family member in the 1st or 2nd remove or a housemate dies, becomes seriously ill or is seriously injured in an accident;
- death of a relative in the 3rd remove;
- you or your partner discovers, after booking the travel/accommodation, that you are/she is pregnant and this directly affects your booked travel/accommodation;
- you, a housemate or your child have/has to undergo medically necessary surgery;
- you are unexpectedly allocated a rental property within 30 days before the start of your travel/accommodation. Or your newly built home is unexpectedly completed earlier or later. You are insured if you have to be present at the transfer of your existing home during your travel/accommodation, however, only if you have no control of the completion or transfer date;
- the host or hostess living abroad with whom you were to stay during the travel/accommodation becomes seriously ill, suffers serious injuries due to an accident or dies and is therefore unable to host you;
- you unexpectedly cannot get the vaccination required for your travel/accommodation destination for medical reasons. Nor could you have been aware of this;
- you are unexpectedly and through no fault of your own unable to obtain a visa for your travel/stay abroad;
- you have permanent employment and become unemployed through no fault of your own;
- you are offered a job after a period of unemployment and your new employer does not agree to the booked travel/accommodation because you need to be with the employer on the planned travel/accommodation days. This must involve a job of at least 20 hours a week and for at least six months;
- your long-term relationship or marriage is unexpectedly dissolved after booking the travel/accommodation;

- you lose your travel documents on the day of departure and immediately report it to the police;

- your parent(s) or child(ren) unexpectedly needs urgent care that you alone can provide;
- You are assigned an adopted or foster child, which means the travel/accommodation cannot go ahead;
- the private means of transport by which you were to make the journey/accommodation breaks down within 30 days before the start of the journey/accommodation due to a cause that is sudden and external. This vehicle cannot be replaced or repaired in time;
- your means of transport breaks down during the outward travel/accommodation and can no longer be used. Repatriation or importation of the motor vehicle is required (*);
- you must be present at home because of material damage to a property, rental property or the company where you work (*);
- You have to take a resit or re-examination after your final exam in a multi-year school programme. This resit or re-examination comes unexpectedly. Postponement until after the travel/accommodation is not possible.

(*) You must have permission from Anker Emergency Service to do so.

All events must be unforeseen, must occur unexpectedly and happen during the term of the insurance.

Are you travelling/staying with someone?

If your travel companion cancels the travel/accommodation due to one of the reasons listed under article 3.4 and can you make this plausible, we will reimburse your cancellation costs if:

- you become a solo traveller due to the cancellation of your travelling companion;
- and you and your travelling companion were supposed to travel there and back together.

We do not reimburse the travel companion's cancellation costs (unless the travel companion has a cancellation insurance with us).

10.5 What situations are not covered by insurance?

If you take out cover later than seven days after booking the travel/accommodation and you have to cancel your travel/accommodation because of an illness, or condition of yourself, your substitute, a family member in the 1st, 2nd or 3rd remove or a housemate and this illness or condition already occurred within the three months before you took out the cover and you were aware of the serious illness or condition, you will not be reimbursed for your cancellation fee.

10.6 What costs do we reimburse?

- We will reimburse the cancellation costs up to a maximum of the journey/rental price including the surcharges you have paid and/or still have to pay.
- We will reimburse up to the amount stated on your policy.
- If the reimbursement is intended for several insured persons, each insured person will receive an amount proportionate to his share of the total price of the travel/accommodation.
- If you cancel the booking in full and you have paid the full travel/rental price for all the insured as part of a family or household booking, and you are the only interested party in the reimbursement, we will reimburse the cancellation costs only to you.

our reimbursement. This also applies to any other reimbursements you have received or are entitled to.

- The cost price of concert and theatre tickets, tickets for a sports event or the cost of rebooking to a later date to avoid having to cancel entire tickets. The maximum reimbursement is €250 per ticket, per insured person provided the cost price of the ticket is included in the cost of travel/accommodation or package on which the premium is calculated, however, never more than the actual cost price stated on the ticket.

Note: When cancelling a concert, theatre, or the attendance to a sports event, always make sure to send the tickets together with the claim form.

You can then show us the booking receipt, reservation slip or invoice from the travel/accommodation organisation of each overnight stay

In case of a delay of the aircraft, boat, bus or train during the outward journey or upon arrival at the holiday destination:

- from 8am to 8pm, the daily allowance for one day;
- from 20 to 32 hours, the daily allowance for two days;
- for more than 32 hours, the daily allowance for three days.

This delay must have been caused beyond your control and beyond the control of the travel/accommodation or transport organisation and applies if your travel/accommodation exceeds four days;

Aircraft departure delay EUclaim Airline passengers are entitled to compensation when a flight is cancelled or delayed. This is stated in the European Regulation

261/2004. EUclaim is a company that helps airline passengers file a claim with the airline. If EUclaim successfully settled a compensation claim for you we will reimburse the portion that EUclaim retains for its services. The compensation confirmation from EUclaim must show the portion the company withheld for this purpose.

If your departure by bus, boat or train was delayed, you must provide proof of this from the relevant carrier. If you received an allowance from the carrier, we will deduct this allowance from our compensation.

Only you are entitled to compensation. In the event of your death, the heirs are entitled to compensation.

However, an heir must always be able to prove that he is the heir.

10.7 Ending your travel/accommodation early

10.8 What is your insurance period?

You are insured for costs for the interruption of the travel/accommodation throughout your travel/accommodation. The start and end dates of your travel/accommodation are listed on your booking form. In addition, our emergency centre must have given you prior permission to go home earlier.

10.9 What situations are covered by insurance?

With this insurance, you are entitled to compensation. If you have to return early from your travel/lodging address.

However, this applies only in the following cases:

- you, a family member in 1st or 2nd remove or a housemate dies, becomes seriously ill or is seriously injured in an accident;
- death of a relative in the 3rd remove;
- you or your partner develops complications during pregnancy;
- you, your partner or your living-in child must unexpectedly undergo medically required surgery;
- the host or hostess living abroad with whom you were to stay during the travel/accommodation becomes seriously ill, is seriously injured in an accident or dies;
- your return is necessary because of serious damage to your home or the company where you work.

If you or one of your insured travel companions are admitted to hospital for at least one night during your travel/accommodation, you are also entitled to compensation for the costs you incur for cancelling your travel/accommodation in the interim. If it turns out that after hospitalisation you are able to continue your travel/accommodation, you will only be reimbursed for the days you stayed at the hospital.

Are you travelling/staying with someone?

If your travel companion cancels the travel/accommodation because of one of the reasons listed above, we will reimburse your costs of interruption of the travel/accommodation. Even if your travel companion is not insured for this.

10.10 What situations are not covered by insurance?

If you take out the insurance later than seven days after booking the travel/accommodation and you have to cancel your travel/accommodation because of an illness or condition of yourself, a family member in the first, second or third remove, substitute, housemate and this illness or condition already occurred within the three months before you took out the insurance and you were aware of the serious illness or condition, you will not be reimbursed for your costs of interruption of the travel/accommodation.

10.11 What costs do we reimburse?

If you had to cancel your travel/accommodation early and you actually returned early, then you are entitled to compensation for the unused travel/stay days.

If you are entitled to compensation because you or your travelling companion is in hospital, each night in hospital applies as one unused travel/stay day.

You are entitled to compensation on the basis of travel/stay per day. We divide each person's personal travel/stay price by the total number of travel/stay days. We only reimburse whole days. We deduct the amounts you have already recovered from the compensation.

10.12 In what situation will you not be reimbursed?

If we have repatriated you under a travel insurance policy when you were not entitled to this pursuant to the terms of the travel insurance policy, you are also not entitled to reimbursement of the costs for the interruption of the travel/accommodation.

Definitions

This glossary of terms is part of your insurance programme. The definitions of these terms are stated below.

Anker Insurance Company n.v.

Anker Insurance Company n.v. is located at Paterswoldseweg 812, 9728 BM in Groningen. We are registered with the Netherlands Authority for the Financial Markets (AFM) under number 12000661 and are licensed by De Nederlandsche Bank (DNB). Visit www.afm.nl and www.dnb.nl for more information about us.

Costs for the interruption of your travel/accommodation

The allowance you receive for each unused travel day.

Cancellation fee

The (partial) travel price and/or booking-related administrative costs you have to pay if you cancel your booked journey. This amount is up to the insured amount stated on your policy.

Package

The booked rental agreement.

Luggage

All items you carry, rent or buy during the journey for your personal use. You must be using the items for yourself.

Luggage does not include:

- objects of artistic, rarity, collectible or antique value or fur;
- household goods not intended for use during the journey;
- a motorised boat or vehicle, caravan, folding trailer and luggage trailer. This includes standard equipment, spare parts, accessories (such as a motor case, awning or canopy) and fuel;
- animals.

Special sports

Higher-than-average risk sports and activities such as mountain or water sports. The list of winter sports and special sports associated with this insurance is included at www.ankerinsurance.eu.

Permanent disability

Permanently impaired physical and/or mental functioning after an insured person's accident.

Expert

A person with a great deal of knowledge and experience in a particular field.

Theft

Removal of your property by a third party without your consent.

Theft-sensitive items

Objects such as:

- audiovisual, audio and computer equipment, including sound carriers and accessories;
- mobile devices and phones;
- photographic, film and video equipment and accessories;
- jewellery, watches and objects made of precious metals, precious stones or pearls.

Lasting relationship

A 'lasting relationship' refers to a relationship with a joint household.

Inherent defect

Damage caused by the nature and quality of the item itself, without any external cause.

Epidemic or pandemic disease

A highly contagious disease recognised or designated as an epidemic or pandemic by a representative of the World Health Organisation (WHO) or an official Government agency.

Serious illness

A disease that will not be cured without immediate treatment and can have lasting effects even with treatment.

Europe

All European countries including Azores, Canary Islands, Madeira and non-European Mediterranean countries. Coverage also applies in Russia, up to the Urals and the Caucasus.

Expert

An expert person who is registered with the NIVRE (Dutch Institute of Register Experts) or otherwise evidently possesses comparable knowledge and officially practices the profession of expert. He examines the loss objectively, establishing the cause of the event and the extent of the damage. To this end, a report is drawn up.

Extreme weather events Events such as hurricanes, cyclones, floods and tornadoes.

Additional person

These are persons who are important to you besides the 1st, 2nd and 3rd remove relatives and for whose sake the journey has to be cancelled or interrupted if that person is seriously ill or dies, for example.

Additional sports and hobby equipment

Equipment for pursuing your hobby or sport such as:

- golf, tennis and angling equipment;
- equipment for underwater sports;
- skiing, cross-country skiing, and mountaineering equipment;
- musical instruments and optical instruments, such as binoculars or microscopes;
- parachute, para sail, (delta) gliding, surf and kite equipment;
- canoes, sailboards and inflatable or folding boats (only if they are not suitable for an outboard motor).

Family members

A family member in the 1st or 2nd remove.

Family member in the 1st remove

Your (former) husband or (former) wife or the person with whom you live and have a registered partnership or cohabitation contract, parent*, adoptive parent*, foster parent*, stepparent*, parent-in-law*, child, adopted child, foster child, stepchild, son-in-law* and daughter-in-law*.

Family member in the 2nd remove

Brother, sister, grandparent*, grandchild, stepbrother, stepsister, brother-in-law* and sister-in-law*.

Family member in the 3rd remove

Cousins (only child of your brother or sister), uncle* and aunt* (only brother or sister of your father or mother), great-grandparent* and great-grandchild.

** = These also include partners with the same relationship through a registered partnership and/or cohabitation contract.*

Event

- a. a sudden and unforeseen occurrence or series of occurrences related to each other, causing a loss.
- b. for the option coverage of the Accidents module: an occurrence or series of occurrences related to each other causing you injury.

Family

The persons living in your home with whom you travel together.

Rental price

The total of amounts due and/or paid for bookings and reservations of accommodation. Costs incurred at the destination, such as for (partial) journeys, excursions and so on, are not included.

Rental price per day

Everyone's personal rental price divided by the total number of days of the travel/accommodation. Compensation will only be granted for whole days, less refunds.

Valuable items

Valuable refer to:

- audiovisual, audio and computer equipment, including sound carriers and accessories;
- mobile phones;
- photographic, film and video equipment and accessories;
- jewellery, watches and objects made of precious metals, precious stones or pearls.

Mobile Devices

These refer for example to a smartphone, tablet computer and laptop.

Natural disaster

An unforeseen natural phenomenon that has a disruptive impact on society for an extended period of time. A natural disaster refers to an earthquake, volcanic eruption, wildfire, cyclonic storm and flood. We do not consider an epidemic or pandemic as a natural disaster.

Unused days:

Days unexpectedly not spent by the insured.

New value

The amount you need in order to purchase a new item to replace the item that is damaged or lost.

Unlawful act

This refers to an act or omission by which a person unlawfully or improperly causes harm to another person. This act or omission can be imputed to him because of fault, a statutory regulation or because a common standard or value has been violated.

Accident

An accident refers to a sudden, external and unintentional force acting on the body of the insured person, causing his/her death or permanent injury as medically determined. The accident must have taken place during the holiday period. We do not regard a hernia and the consequences of an insect bite or sting as an accident.

Sudden external cause

An unforeseen, sudden and unexpected loss event, the cause of which is outside the vehicle.

Premium

Premium, charges and insurance tax.

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The agent you used to take out the insurance.

Series of events

A sequence of events refers to events that are related (e.g. because they have the same cause or occasion), are interrelated or a consequence of each other.

Rescue

To free and safeguard a person from a dangerous situation.

Travel companion

A person with whom you have jointly booked a travel or rental arrangement. This person is not listed on your policy, however, is listed on the booking or reservation form. Or you can prove in some other way that you are travelling together with this person.

Residual value.

Cost per day

Everyone's personal travel costs divided by the total number of travel days.

Loss/Damage

This is the adverse consequence of an event. This can be property loss/damage or personal injury.

- Property loss/damage is loss/damage due to loss of or damage to your belongings.
- Personal injury is physical or mental harm.

The other party

This is/are the other party/parties with whom you have a dispute.

Payment

Compensation for loss.

Your home

The address at which you are registered in the Dutch population register.

Means of transport

- The passenger, camping or delivery car, motorbike or scooter, which you use for the journey from your place of residence in the Netherlands.
- The trailer, touring caravan, folding trailer, boat trailer, luggage trailer or sidecar.

Insured

the person named in the rental agreement and his travelling companion(s)

Policyholder

The person who took out the insurance.

Claim

A claim is an amount demanded by a person from another person. World.

All countries not included in the aforementioned concept of Europe. Bonaire, St Eustatius, Saba, Aruba, Curaçao and St Maarten are therefore included in the world concept.

Winter sports

Winter sports refer to a sport on snow and/or ice.

Hospital

A facility recognised by the competent state authority as a hospital or sanatorium. The facility is for the purpose of nursing, examinations or treatment of the sick.



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