

Short-term travel insurance

Insurance product information document

Company: Anker Insurance Company n.v., non-life insurer, licence: 12000661 (NL)
Product: RecreatieVerzekeringen.nl KRV 2023-08



This Insurance Sheet merely provides a summary of the insurance. The [policy terms and conditions](#) specify the items that are and are not covered by insurance.

What type of insurance is this?

This insurance compensates damage/loss while travelling. For example, in case of illness, an accident, death or theft. Short-term travel insurance applies for the duration of the journey.



What is covered by insurance?

- ✓ You are covered for the Personal Assistance module by default. You can select the other modules within this insurance that you wish to insure. You can also select Europe or World cover. If you or another insured person needs help due to illness, accident or death of yourself, your travelling companion or immediate family, the Anker Emergency Service will provide assistance.

Option: medical

Medical expenses are optionally covered under our travel insurance. We will reimburse the cost of urgent or unexpected medical treatment, additional to your health insurance. Make sure to first consult the Anchor Emergency Service.

Additional information

Your health insurance does not cover all healthcare costs in all countries. We reimburse the statutory excess on your health insurance. We do not reimburse the voluntary excess you have chosen on your health insurance.

Luggage

- ✓ The insured amount for luggage is of €3,500 maximum per insured person per journey, with a standard excess of €50 per event. You can, however, opt for no excess.

Certain specified luggage is subject to a lower capped amount. This information is included in the cover overview of the insurance programme.

Additional information

We use a depreciation list to determine the reimbursement. In addition, you can insure cash of up to of € 500 maximum.
Sports and hobby articles can be additionally insured for up to €2,500 maximum.



What is not covered by insurance?

- ✗ You are not covered if you handle your belongings negligently. Or in case of fraud. More information about coverage and exclusions is included in the insurance programme.

Government travel advice

- ✗ If your destination has a negative travel advice from the Ministry of Foreign Affairs, you are not covered for damages related to the reason for the negative travel advice.

Not covered by insurance

- ✗ Damage caused or aggravated by: intentional, reckless behaviour or gross negligence. (Attempted) fraud, acts of war, such as armed conflict, civil war, insurrection, internal disturbances, riots and mutiny, or atomic nuclear reactions, is not covered.



Do any coverage restrictions apply?

- ! If something goes wrong while travelling and you urgently need help because of a breakdown, an accident or hospitalisation, you can contact the Anker Emergency Service 24 hours a day. If you fail to do so and, for example, have unreasonably high costs, you may not be reimbursed for all costs.

Additional information

For luggage that applies as valuables, additional care measures are required.

Excess

- ! The excess for the Luggage module is € 50 per event by default, unless the policy states an excess of €0.

Luggage depreciation list

- ! We use a depreciation list for the compensation of luggage. You can find the depreciation list at www.ankerinsurance.eu/downloads/

Option: special sports

Additionally, you can co-insure the Winter sports and special sports module. E.g. because you go skiing and/or snowboarding. If you also have other additional modules insured (e.g. Medical expenses), these modules are also insured while practising winter sports or special sports, provided the sport is covered according to the Special Sports List.

Additional information

This insurance comes with a List of Special Sports. This includes the sports we do and do not cover and when we do and do not reimburse expenses incurred while practising the particular special sport.

Option: breakdown while travelling

With the Assistance and Replacement Transport module, you are covered for assistance and the cost of hiring replacement transport if your means of transport breaks down, or the driver is no longer able to drive. Make sure to contact the Anker Emergency Service. In addition, a number of other costs are reimbursed in this module, which may arise as a result of the breakdown of your means of transport.

Option: accidents

In case of permanent disability or death due to an accident, we pay a fixed lump sum.

Option: short-term cancellation insurance

The Short-term cancellation module can be taken out in addition to this travel insurance. You will then be covered for cancellation of your journey before the start of the journey and for cancellation of your journey in the interim. In the insurance programme, we state the causes of cancellation you are covered for. You can also take out this module separately, without selecting a travel package.

Option: Extra Sports and Hobby Equipment

You can additionally take out the Extra Sports and Hobby Equipment module. On top of the price insured for your luggage, your sports or hobby equipment and accessories are additionally covered up to €2,500 maximum on the same conditions as your luggage.

Option: cash

If you have opted for the Cash supplementary module, you will be insured against theft or loss of your cash abroad.

Additional information

Specific obligations apply with this module. For example, you are obliged to report theft or loss. In addition, you must not leave cash unattended. You can prove that the missing cash was in your possession. Please refer to the insurance programme for this module for a complete overview.

List of special sports

! This list shows which sports we do and do not cover and which sports can be additionally insured through the Winter sports and special sports module. If you also insured the Medical Expenses Module and/or the Accident Module, the list also includes whether or not you are insured for medical expenses and accidents while practising certain sports.

Additional information

Go to www.ankerinsurance.eu/downloads for the Special Sports List



In what countries will I be covered?

- ✓ You can select coverage in Europe or worldwide, depending on your travel destination. In the Netherlands, you are only insured for at least one paid overnight stay. With Assistance and Vehicle Rental, you are insured in all countries in Europe, except Russia, Armenia, Azerbaijan, Georgia, Kazakhstan, Moldova, Ukraine and Belarus.

Additional information

Coverage for Europe provides coverage in the continent running towards the east to the Urals and the Caucasus including Georgia, Armenia and Azerbaijan and towards the west to Iceland, Madeira, the Azores and the Canary Islands. In addition, coverage Europe includes Cyprus and the non-European Mediterranean countries.



What are my obligations?

When you apply for insurance, you must be straightforward in your answers to our questions. In case of any damage, make sure to call the Anchor Emergency Service as soon as possible. You must make every effort to prevent and limit the damage (take good care of your belongings). Report changes in your situation to your insurance advisor as soon as possible.



When and how do I pay?

You will pay the premium per person and per holiday. Payments can be made by direct debit.



When does coverage start and end?

Your insurance starts on the travel start date and stops automatically on the end date of your journey. The insurance will continue if you end up in hospital during your travel and cannot return home, even after the end date.



How do I cancel my contract?

The insurance stops automatically at the end of your journey or on the end date of your policy whichever comes earlier.