

This information sheet gives you a brief overview of your insurance cover. This information is not exhaustive. Details on your insurance contract can be found in the insurance terms and conditions, and policy we provide you with. To make sure that you are fully informed, please read through all documents.

What type of insurance is it?

We are offering you travel health insurance. This provides you with insurance cover and services when travelling.



What is insured?

- ✓ Out-patient and in-patient treatment costs
- ✓ Pain-relieving dental treatments
- ✓ Medication and dressings



What is not insured?

- ✗ Treatment whereby it was clear that such treatment would be necessary if the trip was undertaken as planned.
- ✗ Treatment which were the only reason or one of the reasons for undertaking the journey



Are there limitations to the coverage?

- ! We can reduce the benefits to a reasonable level if the medical treatment exceeds the medically necessary level or if the expenses for medical treatment exceed those generally charged for similar medical care in the local area.



Where am I insured?

- ✓ The insurance cover is valid for travel within the area covered by the policy.



What obligations do I have?

If an insured event occurs, there are some obligations you need to fulfil. Amongst other things

- you must inform us immediately if inpatient care becomes necessary
- all information about the claim that you provide must be truthful and complete



When and how do I pay?

The premium is payable immediately upon conclusion of the contract. You pay via the payment method you selected when you concluded the insurance contract. Whether and how you pay further premiums is detailed in the insurance policy.



When does cover start and when does it end?

Your insurance cover will commence when your journey begins. A journey is deemed as having begun upon crossing the border into the foreign country. The insurance cover ends at the end of the insured trip, upon crossing the border back to the country of origin.



How do I cancel the contract?

Your contract ends with the end of your journey, at the latest on the agreed date of insurance expiry. There is no special right to cancellation.

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What type of insurance is it?

We are offering you travel insurance. This provides you with insurance cover and services when travelling.



What is insured??

Travel liability insurance

Damage caused by you

- ✓ when on the street as a pedestrian or cyclist
- ✓ while practising a sport
- ✓ as resident of a rented holiday apartment or holiday house

Travel accident insurance

- ✓ Disability payment in the case of permanent disability.
- ✓ Death payment if death related to the accident occurs within one year.

Emergency insurance

- ✓ Organisation of return travel in the case of illness or accident
- ✓ Sourcing of a lawyer and interpreter in the case of criminal prosecution
- ✓ In the case of a loss of money and documents: cash loan, help with replacement purchases

Luggage insurance

Loss of or damage to luggage

- ✓ through a criminal act by a third party
- ✓ through an accident involving the means of transport
- ✓ through fire or natural events
- ✓ while in the custody of a carrier or luggage storage facility

What is the sum insured?

- ✓ We agree the sums insured with you on an individual basis. The sums can be found on your insurance policy.



What is not insured?

Travel liability insurance

- ✗ Driving motor vehicles
- ✗ Keeping dogs and horses
- ✗ Using weapons of any kind

Travel accident insurance

- ✗ Accidents caused by mental disorders and impairment of consciousness
- ✗ Accidents arising from the participation in a motor vehicle race.

Emergency insurance

- ✗ We will not be liable for the stoppage of payment being properly performed or for any pecuniary loss suffered in spite of the stoppage of payment.

Luggage insurance

- ✗ Not insured are money, securities, tickets, certificates and documents
- ✗ The insurance does not cover damage due to oblivion, leaving or losing



Are there limitations to the coverage?

Travel accident insurance

- ! If illnesses or disabilities have also had an effect on harm to health or consequences thereof brought about by an accident, the payment is reduced in accordance with the proportion of the illness or disability if this proportion is at least 25 percent.

Emergency insurance

- ! Some of our money services are only carried out in the form of loans.

Luggage insurance

- ! For particular items (e.g. jewellery), only a percentage of the insured sum is paid.
- ! Thefts from motor vehicles are only insured between 6 a.m. and 10 p.m.
- ! Valuables must be stored securely



Where am I insured?



The insurance cover is valid for travel within the area covered by the policy.



What obligations do I have?

If an insured event occurs, there are some obligations you need to fulfil. Amongst other things, you need to keep the claim as small as possible. This includes

- for travel liability insurance, you informing us as soon as possible that a claim is being made.
- for travel accident insurance, you seeking out a doctor as soon as possible in the case of a claim.



When and how do I pay?

- The premium is payable immediately upon conclusion of the contract. You pay via the payment method you selected when you concluded the insurance contract. Whether and how you pay further premiums is detailed in the insurance policy.



When does cover start and when does it end?

- The insurance cover starts at the beginning of the insured journey and ends at the agreed time, though no later than the end of the journey.



How do I cancel the contract?

- Your contract ends with the end of your journey, at the latest on the agreed date of insurance expiry. There is no special right to cancellation.