

Conditions of Unigarant Short-term Travel and Cancellation Insurance KRA UGH Travix

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

The tips below can help you always to seek the best possible solution and protect your belongings in different situations.

Our tips for a carefree holiday!

<p>How do you protect your valuables and hobby /sports equipment?</p>	<ul style="list-style-type: none"> • Take valuables and hobby /sports equipment with you only if you really need it. Or take these along as much as possible as hand luggage. • Carry money, debit cards and travel documents in a breast or belt bag. • Keep your camera or bag closely against your body as far as possible.
<p>Are you travelling in your car or caravan?</p>	<ul style="list-style-type: none"> • Load your car or caravan on the day of departure. • If possible, park your car during rest breaks in a place where you can see the car. • Never leave your valuables, hobby /sports equipment or valuable papers behind in your car. • See to it that no one can see from the outside that your luggage is in the car. • Always properly lock your car or caravan, also during rest breaks or while tanking up. • Do not unnecessarily leave your luggage behind on a roof, bicycle or luggage carrier. • Take your luggage with you during an overnight stay under way. • Unload your car or caravan on the day of arrival.
<p>Are you travelling by boat, bus, train or aeroplane?</p>	<ul style="list-style-type: none"> • Take valuable and fragile items, important documents and medicines along in your hand luggage. • In case of loss of or damage to checked luggage always have a PIR ("Property Irregularity Report) or a statement made by the transport company.
<p>At your destination</p>	<ul style="list-style-type: none"> • Do not leave your valuables, hobby /sports equipment and valuable papers unattended. Not in your hotel room, tent, caravan or car either. Use safes or take the items with you. • Note down besides the telephone number of the ANWB Emergency Centre the numbers of your: <ul style="list-style-type: none"> - Passport or identity card. - Driving licence and vehicle registration. - Bank card. - Credit card. - Travel insurance. - Car insurance. - Medical insurance. <p>Always keep these details separate from your travel documents. Leave a copy with someone you can always call.</p>
<p>What to do in case of theft, illness or an accident</p>	<ul style="list-style-type: none"> • Immediately make a report to the police in case of theft and request a copy of the police report. You need this copy in order to: <ul style="list-style-type: none"> - Report your loss. - Trace your belongings. - Get your belongings back when they are found. • Contact a local doctor in case of sickness or bodily injury, show your care pass and save any bills. • In case of a traffic accident, always have a report made and ask for witness statements. • Take photographs of the situation in case of a traffic accident. • Save the damaged luggage. • Have the cause of the mechanical damage to your car or caravan determined by the nearest brand dealer or reliable garage. Ask them to give you a written statement.

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.

You can see for what you are insured on your policy schedule or booking confirmation.

General conditions

Article 1. What do we mean by the following terms?

The following terms appear (more often) in the conditions. That is why we explain them.

1. Policyholder

The person who has taken out the insurance.

2. Insured

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

- a. You.
- b. . Your husband, wife, partner, housemate and your unmarried, resident children with whom youare registered in the Persons Register (BPR) at the same address and live together as afamily.
- c. Your children up to 27 years of age who live away from home for studies.

3. You, your

The insured or the policy holder.

4. We, us, ours:

Unigarant N.V. (licence number AFM 12011826), Postbus 50000, 7900 RP Hoogeveen at the expense and risk of UVM Verzekeringsmaatschappij N.V. (licence number AFM 12000595) in Hoogeveen.

5. Occurrence of an insured peril

An event or a series of connected events that have a single cause and have resulted in injury to persons and/or damage to property. Loss is insured only if the insured peril occurs suddenly during the term of the insurance.

6. Expert

An expert person who is registered with the Dutch Institute of Loss Adjusters (NIVRE) or has been approved by us.

7. Authorized Representative

The person who takes care of your house or looks after your business affairs when you go on a journey.

8. Reimbursement

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

9. Permanent Home

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

10. Booking Confirmation

The document you receive as confirmation of the booking of your journey. It is stated on this document who is insured and for what.

11. Travel Companion

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

12. Single Traveller

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

13. Travel Party

The insured persons who go on a journey together.

14. Travel Sum

The total of the amounts due and/or paid in advance for bookings and reservations of transport and/or accommodation.

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

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

16. Cancellation Fees

The costs or increase of the travel sum an insured has to pay because he/she wholly or partially cancels a journey or composite journey.

17. Day's holiday not taken

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

18. Journey

A journey and/or stay with a recreational nature.

19. Business Trip

A journey and/or stay with a business nature. By this we do not mean commuting.

20. Composite Journey

A journey consisting of separate parts booked before the start of the journey, such as a flight, stay or (means of) transport. You have booked one or more of these parts at a travel agency or have booked them independently at the relevant supplier/lessor. An exception to this is a journey or part of a journey booked at or by a tour operator, i.e. an organization that offers journeys organized in advance under its own name.

21. Current Market Value

We determine the current market value of an object on the basis of the purchase price and depreciation. Depreciation takes place on the basis of age and average duration of use. In determining the current market value, we also take account of value reduction as a result of quick changes of model and technical progress.

22. Accident

A sudden, involuntary, external force, directly affecting the insured's body. This also includes:

- a. sunstroke;
- b. freezing;
- c. drowning;
- d. dehydration, famine and exhaustion through becoming isolated.

23. Premium

The amount you pay for the insurance.

24. Fraud

Intentional defrauding, for example by:

- a. Not honestly telling what happened.
- b. Providing incorrect information or concealing information on application/change or submitting a claim.
- c. Wrongfully claiming damage and/or loss or reimbursements.

25. In Writing

By post, fax or e-mail. When we send you a message, we send it to the most recent address/e-mail address known to us.

Article 2. On what is the insurance based?

- 1. The details you gave us on taking out or changing the insurance.
- 2. The details stated on the policy schedule or the booking confirmation.
- 3. The general and special conditions.
- 4. The agreements made with you (clauses) stated on the policy schedule or booking confirmation.

Article 3. When does the insurance start and how much time for reflection do you have?

- 1. Your insurance starts on the date on your policy schedule or booking confirmation.
- 2. This is never earlier than the time at which you took out the insurance.
- 3. Have you changed your mind or are you not satisfied? You can then terminate the insurance within 14 days after you receive the policy schedule or the booking confirmation. You do not pay any cancellation fees for this. You do not have to pay any premium either. In that case you were not insured. The time for reflection ends in any case when the insurance starts.

Article 4. When does the premium have to be paid?

- 1. You always pay the premium in advance. Have you not paid the premium within 14 days after you should have paid it? In this case there will have been no cover from the start date of the insurance. Nor will we be obliged to send you a payment reminder in such a case.

2. If we are compelled to collect the premium in court or via another external procedure, you will have to pay all additional costs.
3. You will remain liable for payment of the premium and additional costs. Cover will be restored 1 day after all outstanding amounts have been received, if we have not yet terminated the insurance. Damage and/or loss occurring in the period that the cover had lapsed is not insured.

Article 5. What do we expect of you in case of a claim?

We expect that you can demonstrate the damage and/or loss or at least make it plausible. In case of forcible entry, 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 in any case:

- Having the damage 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 you to:

- report the damage and/or loss to us as soon as possible;
- provide us in good time with all relevant information;
- tell us whether the damage and/or loss is insured under different insurance or can be recovered from someone else;
- 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. You and we assess the loss in consultation with each 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 that case, 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 opinion will lie between the limits of the extent of the loss, or cause of the loss, assessed by the two experts.
2. We pay the costs of the experts' report by the expert we have appointed. If you appoint an expert yourself, we then pay the costs up to a maximum of the amount of an expert appointed by us. If the costs of your expert amount to more than the costs of the expert appointed by us, we then pay the additional costs, if reasonable. We pay the costs of the arbitrator. This scheme applies only to material damage.
3. The extent of the loss assessed by the expert(s) can be revised if it is demonstrated that:
- a. Account was taken of incorrect information.
 - b. Arithmetical errors were made.

Have we had the amount of the claim assessed by an expert? This does not yet mean that we acknowledge that we have to reimburse you for the loss.

Article 7. When do we pay reimbursement?

Within ten working days, if:

1. We have received all information that we need.
2. You receive reimbursement according to these conditions.

Article 8. Can a claim prescribe?

The statutory rules on prescription are applicable. If we reject your request for compensation in writing, you must respond within three years. If you do not do so, we 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 different 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 forcible entry and that must you limit damage done as much as possible. There are rules, as under all insurance. It is necessary for you to obey them.

We expect that you:

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

Please note:

If you do not obey the rules, we might not reimburse your loss. Some examples of this type of situation are given below:

1. You leave your belongings unattended, for example on the beach or a terrace.
2. Your belongings are left visible in the car.
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 put in a fixed place or seasonal place in a caravan, static caravan or summer house. This applies only during the period that no one stays there overnight.
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, for example a navigation system, in the car.

Article 11. When do we not pay?

In case of damage and/or loss due to:

1.
 - a. Your permission or permission from someone else having a direct interest in the payment.
 - b. Your intent and/or recklessness, wilful or not, and/or manifest fault, wilful or not, or that of someone else having a direct interest in the payment.
2. War or threat of war such as armed conflict, civil war, uprising, internal civil commotion, rioting and mutiny.
3. Nuclear reactions.
4. Fraud or attempted fraud.

In case of damage and/or loss whereby:

5. You do not comply with your obligations and thereby damage our interests.
6. You were under the influence of alcohol, medicines, narcotics, stimulants or similar substances.
7. This is connected with a crime you commit.

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

We 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 terrorismeinsured.nl.

Article 13. What do we do in case of fraud?

We have insurance taken out with each other on the basis of trust. Sometimes this trust is betrayed and other insured can be the victim of this. We therefore make every effort to identify and investigate fraud. If fraud is involved we can then take measures such as:

1. Not reimbursing a loss.
2. Recovering reimbursement already paid from you.
3. Charge additional costs incurred.
4. Terminate all your insurance policies with us.
5. Make a report to the police and report the fraud to the Central Information System Foundation (Stichting CIS). In this way we warn other insurers for fraudsters.
6. Report the relevant personal data to the Centre for the Combatting of Insurance Fraud of the Dutch Association of Insurers.
7. Include the relevant personal data in the internal Incident register. This register is only accessible to the staff of the Special Cases Department.
8. Recover the internal investigation costs via the Direct Liability Service Organization (SODA).

Standard reimbursement of €532 applies to this. 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?

Do you have a complaint or do you disagree with a decision a staff member has taken on our behalf? And are you unable to reach a solution with our staff member? You can then fill in the complaint form on unigarant.nl.

Or send your complaint to:
Unigarant N.V.
Complaints Management Department
Postbus 50000
7900 RP Hoozeveen

If we do not resolve your complaint to your satisfaction, you can bring it before the court with jurisdiction or the:

Financial Services Complaints Board (Kifid)
Postbus 93257
2509 AG Den Haag
Tel.: 0900-3552248
kifid.nl

Article 15. Which law is applicable?

This insurance is governed by Dutch law.

Article 16. How do we deal with your personal data?

When you contact us or take out insurance, we record your personal data. Your data are handled with the utmost care. Privacy legislation applies to this.

Personal data
We use them to:

1. Answer your questions.
2. Perform the insurance contract(s) concluded with us.

They can also be used:

1. For fraud prevention.
2. For statistical analyses.
3. To inform you of developments relevant to you.
4. To make you interesting offers.

When you take out an insurance policy, we also ask you:

1. If you have ever been refused insurance or if your insurance has ever been cancelled.
2. If you have had a criminal record in the past eight years.

Your data and your rights

You must find out on your own whether all data we have from you are still correct and if necessary notify us of changes. We will process these changes within four weeks of receipt at the latest.

You have the right to object to further processing or use of your personal data. Notify this in writing to:

Unigarant N.V.
Customer Contact Department
Postbus 50000
7900 RP Hoozeveen

Or by using the contact form on unigarant.nl.

Important organizations

stichtingcis.nl

In connection with responsible acceptance, risk and fraud policy, we can consult your data and record them in the Central Information System of the insurance companies operating in the Netherlands (CIS Foundation (Stichting CIS)), Bordewijklaan 2, 2591 XR in the Hague. The object of the processing of personal data by the CIS Foundation is to control the risks for insurers and authorized agents and to combat fraud. For more information see stichtingcis.nl.

You will also find the privacy regulations of the CIS Foundation on this site.

autoriteitpersoonsgegevens.nl

The Personal Data Protection Act (*Wbp*) is applicable. The customer database is registered for personal data processing with the Dutch Data Protection Authority (AP) in The Hague under numbers 1065468 and 1063752. The public notification register can be found on the above-mentioned site.

verzekeraars.nl

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 above-mentioned site of the Dutch Association of Insurers

Article 17. Who are insured?

The insured persons listed on the policy schedule or the booking confirmation.

Article 18. When are you insured?

1. Within the term of the insurance, the duration of cover of a journey starts as soon as you and/or your luggage leave your permanent home. The duration of cover of the journey ends on the return of you and/or your luggage to your permanent home.
2. Without additional premium, as long as you have not yet returned to your permanent home from a journey, on condition that the longer stay is necessary and is connected with an insured peril.

Article 19. In which countries are you insured?

Where you are insured is stated on the policy schedule or the booking confirmation.

1. Travel Insurance
 - a. Europe:
 1. The Netherlands.
 2. The other European countries, 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. You are also insured in other countries during trips taken during the journey of 48 hours maximum, provided these trips are taken from the insured territorial limits.
 - b. World:

Europe and the rest of the world.
2. Cancellation Insurance

The whole world.

Please note!

The countries in which you are insured are specified in the types of cover Replacement Transport and Accommodation, Vehicle Assistance Insurance, Legal Travel Insurance and Legal Traffic Assistance.

Special Conditions

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

Article 20. Assistance and unforeseen expenses

You are standardly insured for assistance and unforeseen expenses.

<p>Insured</p>	<p>1. Assistance You receive assistance from the ANWB Emergency Centre. Such assistance depends on your situation and can consist of:</p> <ul style="list-style-type: none"> a. Giving advice. b. Arranging transport. c. Providing necessary medical support during the return journey. d. Arranging for new medicines because you forgot or lost your medicines or they were stolen. e. Other assistance which according to the ANWB Emergency Centre is necessary and feasible. <p>2. Unforeseen expenses This insurance applies to the following unforeseen expenses:</p> <ul style="list-style-type: none"> a. Additional costs for the insured in connection with an illness, accident or the death of: <ul style="list-style-type: none"> 1. An insured. 2. A family member in the 1st or 2nd degree who has not travelled along with the insured. 3. The authorized person. 4. A dog, cat or horse travelling along with the insured. b. Additional costs for the insured during a journey as a result of the death of a good friend or a family member in the 3rd degree who has not travelled along. c. Additional transport and accommodation costs due to: <ul style="list-style-type: none"> 1. No longer being able to use one's own means of transport. 2. Serious material damage to the permanent home, home contents or company of the insured him/herself. 3. Delay in the outward or return journey. 4. Theft or loss of a passport or visa 5. A rescue action. d. Additional costs connected with the return to the holiday destination after the insured had to interrupt the journey because of: <ul style="list-style-type: none"> 1. An illness, accident or the death of a family member in the 1st or 2nd degree who has not travelled along. We reimburse these costs until 21 days at the latest after the original end date of the journey. 2. Death of a good friend or family member in the 3rd degree who has not travelled along. We reimburse these costs until 21 days at the latest after the original end date of the journey. 3. Serious material damage to the permanent home, home contents or company of the insured him/herself. We reimburse these costs until 21 days at the latest after the original end date of the journey. e. Additional costs for the insured if he/she has to travel alone because of the occurrence of an insured peril of his/her travel companion, but only if the occurrence of this insured peril would also be insured under this insurance.
<p>Not insured</p>	<p>We do not insure the undermentioned costs:</p> <ul style="list-style-type: none"> 1. Costs that the insured incurred in the Netherlands for: <ul style="list-style-type: none"> a. An existing ailment and/or disorder.

	<p>b. A psychological disorder. c. Results of and complications during pregnancy. 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.</p> <p>2. Costs of a cure at a beach resort of bathing establishment. 3. Additional costs of a journey, transport and accommodation without the insured having obtained permission for this from the ANWB Emergency Centre, while such permission was indeed required. 4. Costs the insured would also have incurred normally. 5. Costs due to an accident if this was caused directly or indirectly by:</p> <p>a. Practising winter sports and special sports if these are not insured in addition. b. Driving an aircraft without a valid licence.</p> <p>The following are not insured either:</p> <p>1. Delay because the means of public transport (for example the train, bus, boat or aeroplane) dropped out owing to a mechanical breakdown. 2. Missed income. 3. Days' holiday not taken.</p>
Reimbursements	<p>(*) You must have permission for this from the ANWB Emergency Centre.</p> <p>Below please find a summary of our reimbursements of additional costs due to illness, an accident or death:</p> <p>1. €15 per day for visiting travel companions in hospital, up to €300 maximum per travel party. 2. Necessary costs for transporting the body to the place of residence (*). 3. Costs of a burial or cremation outside the Netherlands up to €3,500 maximum. This includes the coming of two family members from the Netherlands (*). 4. Costs of taking along a dog, cat or horse on repatriation up to €450 maximum (*).</p> <p>Below please find a summary of our reimbursements:</p> <p>1. The costs of the necessary arrival and stay of no more than two attendants. The reimbursement is at most €75 per person per day (*). 2. The necessary additional costs of public transport because the insured can no longer use his/her own means of transport. 3. The necessary additional accommodation expenses, because the insured 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. 4. The necessary additional costs owing to a delay that the insured 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. In that case we reimburse €600 maximum per travel party per occurrence of an insured peril. 5. Necessary costs resulting from the loss or theft of a passport. In that case we reimburse €600 maximum per travel party. 6. The charges of competent authorities to trace and rescue someone or to recover his or her body (*). 7. Necessary additional costs of telecommunications with the ANWB Emergency Centre. 8. Necessary additional costs of telecommunications with third parties. The reimbursement is at most €250 for all insured together. 9. Necessary costs in connection with the occurrence of an insured peril of a travel companion who is not mentioned on the policy schedule or booking confirmation (*).</p>

Article 21. Emergencies

You are standardly insured for additional costs resulting from an emergency.

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

Article 22. Liability for the holiday accommodation

You are standardly insured against liability for damage to the holiday accommodation.

Insured	The insurance covers: <ol style="list-style-type: none">1. The damage you cause to a rented holiday accommodation and the corresponding furniture and fittings.2. The direct consequential damage if you lose the key to a rented holiday accommodation or holiday safe.
Not insured	The insurance does not cover the damage you cause: <ol style="list-style-type: none">1. To the body/hull and/or furnishings and fittings as a result of driving a rented vehicle or sailing a rented vessel.2. To an object that became defective with normal use owing to, for example wear and tear or an inherent defect, even if you feel morally responsible for this.
Reimbursements	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 schedule or booking confirmation that luggage is also insured)

What do we mean?	Luggage <ol style="list-style-type: none">1. All items you have with you, rent or buy during the journey.2. You use the items for yourself. By luggage we do not mean: <ol style="list-style-type: none">1. Objects with an art, rarity, collector's or antiquarian value.2. Household effects that are not intended for use during the journey.3. A motorized vessel or vehicle, caravan, folding trailer and luggage trailer. This also includes the standard equipment, parts, accessories (such as an engine box, front bell tent or awning) and fuel.4. Animals.
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	<p>Valuables By valuables we mean:</p> <ol style="list-style-type: none"> 1. Audiovisual, audio and computer equipment, including sound carriers and accessories. 2. Mobile phones. 3. Photography, filming and video equipment and accessories. 4. Jewellery, watches and objects made of precious metals, precious stones or pearls. <p>Hobby /sports equipment By hobby /sports equipment we mean:</p> <ol style="list-style-type: none"> 1. Audiovisual, audio and computer equipment. 2. Photography, filming and video equipment and accessories 3. Electronically operated devices. 4. Golf, tennis and fishing equipment. 5. Equipment for underwater sports. 6. Ski, langlauf, and mountaineering equipment. 7. Musical instruments and optical instruments, such as binoculars or a microscope. 8. Parachute, parasailing, hang-glider, surf and kite equipment. 9. Canoes, sailboards, and inflatable or folding boats (only if they are not suitable for an outboard motor). 10. Bicycle, E-bike and bicycle trailers. <p>A securely locked luggage space By a securely locked luggage space we mean:</p> <ol style="list-style-type: none"> a. A separate, locked boot and/or glove compartment of a passenger car, camper or delivery van. b. The boot of a passenger car that is covered by a shelf or roller cover. c. A securely locked compartment in a camper, caravan or delivery van. <p>A securely locked luggage or ski box. A securely locked hard luggage or ski box. The box must be properly fastened to the means of transport so that no one can easily steal it.</p>
<p>Insured</p>	<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>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:</p> <ol style="list-style-type: none"> 1. Is stored in a securely locked boot. Luggage may be left behind for no more than 24 hours. 2. Is stored out of sight and is located outside a securely locked boot. Baggage may be left behind for 3 hours at most. Valuables, money and identity papers are, however, not insured. 3. Is stored in a securely locked luggage or ski box. <p>Theft out of or from the means of transport during the stay with an overnight stay at an official campsite. Insured 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 this case.</p> <p>Theft from a carrier or out of a folding camper. Insured 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</p>

	theft, loss or damage. Valuables, money and identification papers are not insured in this case.
Not insured	<p>Theft, loss of or damage to your luggage is not insured in the following cases:</p> <ol style="list-style-type: none"> 1. If the necessary care has not been observed. The insured must deal carefully with his/her luggage, use the safest place to keep it and take precautionary measures so that theft, loss or damage is prevented as much as possible. 2. Through the gradual effect of atmospheric conditions. 3. Through wear and tear or an inherent defect. 4. By scrapes, scratches, stains or disfigurement and suchlike, unless you cannot use it anymore. 5. If the luggage is left behind in the passenger compartment of the vehicle. 6. If the luggage was left behind for more than 24 consecutive hours in the locked glove compartment or the separately lockable boot. 7. If the luggage is left behind without adequate precautionary measures on a roof, bicycle or luggage carrier or in a luggage trailer or folding trailer. 8. If the luggage is left behind in a tent, caravan, static caravan or summer house in a fixed place or a seasonal place. This applies only during the period that no one stays there overnight. 9. If valuables and travel documents are left behind, for example in a suitcase or bag that was not taken along as hand luggage and was not under direct control. 10. If you have left a separate device such as a navigation system in the vehicle. 11. If a bicycle computer is left on the bicycle.
Reimbursements	<p>Has your luggage been stolen, lost or damaged? We 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 reimburse the costs the insured incurs:</p> <ol style="list-style-type: none"> 1. For sending back the luggage after the occurrence of an insured peril. 2. After loss of keys. Purchasing and subsequent sending of new keys or purchasing and placing new locks. We reimburse these additional costs up to a maximum of €150 per travel party. 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 reimburse these costs up to a maximum of €250 per insured. <p>Hobby/sports equipment: Is the cover 'Additional amount for hobby/sports equipment' insured on your policy schedule or booking confirmation? The additionally insured amount is an addition to the standard reimbursement for hobby/sports equipment with the cover Luggage. You can find the additional maximum reimbursements in Article 40 Summary of Reimbursements</p>
Excess per occurrence of an insured peril	See your policy schedule or booking confirmation.

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

What do we mean?	Money By money we mean legal means of payment in the form of coins, banknotes and cheques.
Insured	Theft and loss of money are insured.
Not insured	In the undermentioned cases loss due to theft and loss of money is not insured:

	<ol style="list-style-type: none"> 1. Money is left behind for example in a suitcase or bag that was not taken along as hand luggage and was not under direct control. 2. Money is left behind in a motor vehicle, unless the money was stored in a locked, properly mounted safe. The insured must then be able to prove that there was forcible entry. 3. If the necessary care has not been observed. The insured must deal carefully with his/her money, use the safest place to keep it and take precautionary measures to prevent theft, loss or damage.
Reimbursements	You can find the maximum reimbursement in Article 40 Summary of Reimbursements.

Article 25. Accidents (this cover applies only if it is stated on your policy schedule or booking confirmation that accidents are also insured)

What do we mean?	<p>Accident A sudden, external physical force beyond the insured'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"> 1. Acute poisoning, unless this is caused by pathogens or the use of medicines, intoxicants, narcotics, anaesthetics or stimulants. 2. Infection by pathogens if this infection is exclusively the direct result of an involuntary fall in the water or another substance. 3. Taking in external substances or objects, except for pathogens, in the digestive tract, in the bronchial tube, the eyes or the auditory organs, by which injury is instantly caused. 4. Infected wound, blood poisoning or tetanus caused by an accident. 5. Suffocation, drowning, sunstroke, hyperthermia, freezing, burns (other than those resulting from the impact of solar radiation), cauterization and electrical discharge. 6. Exhaustion, famine, dehydration and sunburn as a result of a natural disaster. 7. Spraining, dislocation and tearing of muscle and connective tissue. 8. Murder, manslaughter, assault or an attempt to that effect, hostage taking and terrorist actions by non-military personnel, irrespective of the means by which these were committed with respect to the insured. <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"> 9. Lawful self-defence. 10. Rescue of or attempts to rescue a person or animal. 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. <p>Permanent invalidity 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>Beneficiaries The insured is the beneficiary of all benefits. If the insured dies, we pay the</p>
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	benefit to the legal heirs of the insured.
Insured	<p>If you die or become permanently invalid as a result of an accident during your journey. The death or permanent invalidity must be directly and only the result of the accident.</p> <p>Accidents while practising winter sports and special sports are insured only if it is stated on your policy schedule or booking confirmation that the cover of 'Winter sports and special sports' is also insured. On unigarant.nl you can find a list of winter sports and special sports.</p>
Benefits	<p>1. Death See Article 40 Summary of Reimbursements.</p> <p>2. Invalidity 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 2 questions:</p> <ol style="list-style-type: none"> a. In which body part is there permanent invalidity? b. Is the function of that body part completely or partially lost? <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 invalid before the accident and was this aggravated by the accident? We then look at the degree of permanent invalidity before and after the accident. We determine the benefit on the basis of the difference.</p> <p>Have we not yet determined the degree of invalidity within 1 year after the date of the accident? Or do we or the person concerned believe that this degree of invalidity can still change? We then postpone a decision until 3 years at most after the date of the accident.</p>
Determination of benefit	<p>Determination of invalidity Our medical adviser determines 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>Medical examination We can engage a medical specialist to determine the extent of invalidity. You must allow this specialist to examine you or have yourself admitted for an examination to an institution or establishment to be indicated by us. We pay the costs of this.</p> <p>Stabilized medical condition If the medical examination carried out on our instructions shows that there is still no stabilized medical condition, a new medical examination will be conducted within three years at most after the date of the accident. The invalidity determined during that examination will then apply as the stabilized medical condition, even if the medical specialist states that no stabilized</p>

	<p>medical condition has occurred yet.</p>
<p>Not insured</p>	<ol style="list-style-type: none"> 1. No right to benefit exists if the accident is caused by (under a. to e.) or during (under f. to n.): <ol style="list-style-type: none"> a. A sickly condition the insured was in or a mental or physical disorder. b. (Co-)perpetration of a crime by the insured. c. Gross recklessness, unless there was a rescue or an attempt to rescue a person or animal. d. Consumption of alcohol or use of medicines, narcotics, anaesthetics or stimulants otherwise than by medical prescription. e. Suicide or attempted suicide. f. 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 14. g. Driving a motorcycle or moped. h. A stay in an aircraft. We do indeed pay if during the accident the insured was staying as a passenger in an aeroplane equipped for carrying passengers and driven by a professional pilot. At the time of the accident the aeroplane must also have been used: <ol style="list-style-type: none"> 1. By a private company or government institution authorized to operate an airline company. 2. By a company for the purposes of its own business in Europe and North America. i. Participation in hunting activities. j. The stay of the insured in military service and the accident is directly and exclusively connected with this. If, however, the insured or the interested party makes it plausible that the accident was not caused by firearms or explosives or during military exercises, we will not rely on this exclusion. k. Practice of sport for which payment is received. <ol style="list-style-type: none"> 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 similar increased risk of accidents. m. Preparations for and participation in speed contests or record races, for example in motor vehicles, go-carts, on horseback, cycling or by motorboat. n. Working professionally for example as a tree grubber, circus performer, roofer, diver, window cleaner, woodworker, slaughterer, fisherman and all other work with a similar increased risk of accidents. 2. The following are not considered an accident or consequence of an accident: Hernia and protrusion of an intravertebral disc (hernia nuclei pulposi). 3. We do not reimburse the costs of medical treatment. <p>Psychologic injury</p> <ol style="list-style-type: none"> 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. 2. Nor will payment be made in case of psychological disorders. <p>Cosmetic deviations</p> <p>No payment will be made for cosmetic deviations.</p>

Obligations	<p>Notification</p> <ol style="list-style-type: none"> 1. You must notify us of the accident as soon as possible, but no later than three days after the accident. In doing so, you must submit an accurate description of the accident stating, if possible, the causes and consequences. 2. If you report this later than referred to above under 1, the insured will retain the right to payment if he/she can demonstrate that: <ol style="list-style-type: none"> a. his/her invalidity is exclusively the result of an accident; b. the consequences of an accident were not worsened by illness, infirmity or an abnormal physical or mental condition; c. the insured has followed the instructions of the treating physician in all respects; d. the report was not made as a result of exceptional circumstances. 3. If the insured died as a result of an accident, you must notify us of this at least 48 hours before the burial or cremation. 4. All rights to payment will lapse if the notification is made more than three years after the accident. <p>Other</p> <ol style="list-style-type: none"> 1. The insured must place him/herself under medical treatment as soon as possible after an accident and cooperate in his/her full recovery. 2. The insured must provide us or a doctor designated by us with all information desired, completely and truthfully. 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's death.
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Article 26. Medical expenses (this cover applies only if it is stated on your policy schedule or booking confirmation that medical expenses are also insured)

What do we mean?	<p>By medical expenses we mean:</p> <ol style="list-style-type: none"> 1. The costs of a visit to the doctor or dentist. 2. Treatments, examinations and medicines prescribed by a doctor or dentist. 3. Admission to hospital and operation. 4. Transport to and from the nearest place where the insured can receive medical treatment. 5. First prostheses and crutches the insured needs after an accident and which a doctor prescribes. 6. Treatments and examinations at the advice of a doctor or dentist. 7. Medicines or bandages that a doctor or dentist prescribes. 8. X-Rays at a doctor's or dentist's office.
Insured	<p>You are insured against necessary and unforeseen medical expenses as a result of an illness, disorder or accident that takes place during the journey.</p> <p>Medical expenses as a result of practising a winter sports and special sports are insured only if it is stated on your policy schedule or booking confirmation that cover for 'Winter sports and special sports' is also insured. On unigarant.nl you can find a list of winter sports and special sports.</p>
Not insured	<p>Cover of medical expenses cannot be claimed if:</p> <ol style="list-style-type: none"> 1. The insured does not have Dutch healthcare insurance during the journey. 2. The treatment could have been postponed until after returning to the Netherlands. 3. It was known before or during the journey that these expenses would be incurred. 4. The insured travelled for the purposes of an illness, disorder or deviation with

	<p>the intention to undergo medical or dental treatment.</p> <ol style="list-style-type: none"> 5. Expenses were incurred as a result of pregnancy, except for unforeseen complications. 6. There has been an attempted suicide or self-mutilation. 7. Costs have been incurred as a result of practising a winter sports and special sports and this cover has not been insured in addition. <p>Have you chosen a voluntary excess on your health insurance? This will <i>not</i> be reimbursed by us. We do however reimburse the statutory excess of your health insurance.</p>		
		Basic	Comprehensive
Reimbursements	<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>Medical expenses abroad We reimburse:</p> <ol style="list-style-type: none"> 1. The medical expenses from the day the treatment starts until the first possible date that the insured can return to the Netherlands. He/she has a right to reimbursement for six months at most after the start of the initial treatment (*). 2. The crutches bought or rented on a medical prescription. These expenses must be incurred within 90 days after the illness or accident occurred. 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. 	Yes	Yes
	<p>Medical expenses in the Netherlands We reimburse:</p> <ol style="list-style-type: none"> 1. The medical expenses in the Netherlands of an insured who becomes ill or involved in an accident during an insured journey. 2. The crutches bought or rented on a medical prescription. These expenses must be incurred within 90 days after the sickness or accident occurred. 3. The follow-up treatment in the Netherlands as a result of an accident, except for the transport expenses. This is on condition that the insured underwent the initial treatment abroad. These expenses must be incurred within six months after the start of the initial treatment. 4. The dental expenses resulting from an accident during the journey if the insured's own teeth have been damaged. This is on condition that these expenses are incurred within three months after the accident. 5. The dental expenses incurred during the journey with other emergency assistance. <p>Pets We reimburse the unforeseen and necessary</p>	No	Yes
		No	Yes

	expenses the insured had to incur abroad during the journey for a pet travelling along. A condition for reimbursement is that the insured demonstrates that it is his/her pet.		
Please note!	Damage to or loss of dentures comes under Article 23 Luggage.		

Article 27. Winter sports and special sports (this cover applies only if it is stated on your policy schedule or booking confirmation that winter sports and special sports are also insured)

Insured	<p>You are insured for practising winter sports and special sports.</p> <p>On unigarant.nl you can find a list of winter sports and special 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>
Reimbursements	<p>We reimburse the undermentioned costs connected with <u>practising</u> winter sports and special sports. :</p> <ol style="list-style-type: none"> 1. Unforeseen expenses. For the cover, see Article 20 Assistance and unforeseen expenses, Insured section at Unforeseen expenses. 2. Costs of skiing lessons and/or a ski pass you paid for in advance. We reimburse the costs for the days if you could not use them because of illness, an accident or a disorder. 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. 4. Damaged, lost or stolen sports equipment according to the cover at Article 23 Luggage. You can find the maximum reimbursement of the sports equipment per insured per journey in Article 40 Summary of Reimbursements at the Luggage section. 5. Medical expenses if you have also insured the supplementary cover Medical Expenses. You can find the cover for medical expenses in Article 26. 6. Benefit in case of permanent invalidity or death if you have also insured Accidents cover. You can find the maximum benefits in Article 40 Summary of Reimbursements.

Article 28. Legal Travel Assistance (this cover applies only if it is stated on the policy schedule or booking confirmation that legal travel assistance is also insured)

Please note!	<p>No rights can be derived from this legal travel assistance if:</p> <ol style="list-style-type: none"> 1. The event took place before the start date. 2. The event was foreseeable at the time this supplementary insurance was taken out.
What do we mean?	<p>Event An occurrence or cause that results in a need for legal assistance.</p>
Who handles the case?	<p>The legal assistance is provided by: Stichting MRT Rechtsbijstand (MRT) Postbus 739 7900 AS Hoogeveen mrtrechtsbijstand.nl E-mail: schade@mrtrechtsbijstand.nl</p>

Who are insured?	Those insured are: <ol style="list-style-type: none"> 1. The insured. 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>).
In which countries are you insured?	Europe (See Article 19.1.a) and Australia, Canada, Indonesia, New Zealand, United States, Sint Maarten, Curaçao, Aruba and the Municipalities of Saba, Bonaire and Sint Eustatius.
Insured	The insured 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 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. Insured are: <ol style="list-style-type: none"> 1. Legal assistance with recovery Legal assistance in recovering loss due to damage or injury that someone else has caused to the insured or his or her belongings. 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. 3. Legal assistance in a criminal case Legal assistance in a criminal case brought against the insured. If criminal prosecution can be prevented by paying a fine or making a buyout payment, there is no cover. 4. Bail Advancing bail of €12,500 at most for the insured: <ol style="list-style-type: none"> a. For his/her release. b. For lifting attachment of his property.
Reimbursements	The maximum insured costs are included in Article 40 Summary of Reimbursements. We reimburse per event: <ol style="list-style-type: none"> 1. The costs of handling by MRT. 2. The costs of a lawyer, bailiff and other experts engaged by MRT, if you cannot have these costs reimbursed under statutory provisions. 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. 4. The costs of witnesses, in so far as allowed by the court. 5. The travel and accommodation expenses incurred in consultation with MRT if you have to appear in person before a foreign court.
Handling of the case	MRT will handle the insured's case as follows: <ol style="list-style-type: none"> 1. If MRT is of the opinion that legal assistance will have a reasonable chance of success, legal assistance will then be provided. If MRT is of the opinion that there is no reasonable chance of success, MRT will state with reasons why it will not handle the case anymore. 2. If MRT handles a case, it first attempts to reach an amicable settlement in consultation with the insured. 3. Only MRT can give a lawyer or other expert an engagement. 4. MRT has the possibility to pay the insured the loss for which legal assistance cover exists if the costs of legal assistance exceed the interest. 5. If legal assistance is immediately necessary in relation to an accident abroad, the insured may independently engage a lawyer to provide legal assistance. He/she must first obtain permission to do so from MRT.

You do not agree with the viewpoint of MRT	<p>What you should do if you do not agree with the viewpoint of MRT:</p> <ol style="list-style-type: none"> 1. If you do not agree with the opinion of MRT that there is no reasonable chance of results, you must inform MRT of this in writing, stating the reasons. After consultation with MRT, you may obtain advice from a lawyer of your own choice at the expense of MRT. Exclusively MRT will engage the lawyer. If the lawyer agrees with you, MRT will then continue the case according to the lawyer's advice. 2. If the lawyer does not (fully) share your opinion, you can then take over the case and continue it at your own expense. 3. If you are still able to achieve the result you intended, MRT will reimburse the costs you have incurred.
Obligations	<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"> 1. Notify MRT in writing of all relevant facts in as soon as possible, but no later than one year after the event. By this notification, you authorize MRT to represent your interests. 2. Send all correspondence and documents received to MRT as soon as possible, without answering them yourself. 3. Cooperate fully with MRT or its lawyer or expert. 4. Refrain from doing anything that could damage the interests of MRT. 5. In case of prosecution by a foreign government contact MRT immediately and submit all documents.
Not insured	<p>You can read in Article 11 in which cases we do not provide cover. In addition, there will be no more cover if:</p> <ol style="list-style-type: none"> 1. The insured has a permanent domicile or residence for more than two months a year outside the Netherlands but in the policy territory. 2. The insured has engaged a lawyer or other representative without consulting with MRT. 3. The insured reports the case more than a year after the event for which MRT is relied upon. 4. There is a dispute with the government in connection with import provisions and import duties. 5. There is a legal dispute in connection with the insured's own or a borrowed vessel or the insured's own or a borrowed motor vehicle. 6. The insured has deliberately broken the law or has not complied with the tax regulations (including customs regulations). 7. The insured has a dispute with us over the interpretation and performance of this insurance contract. 8. The interest of the case is less than €150. 9. A violent offence is involved.
Reimbursement if the other party is unable to pay	<p>If the liable party is unable to pay, and the loss cannot be recovered in any other way, MRT will reimburse a maximum of €500 per event for all insured persons together.</p>
Lapse of the right to legal assistance	<p>The right under this insurance will lapse after three years from the time MRT has taken a final position with respect to:</p> <ol style="list-style-type: none"> 1. The absence of cover. 2. The absence of a reasonable chance of success in the case. 3. Reimbursement (or not) of costs.

Article 29. Legal traffic assistance (this cover applies only if it is stated on the policy schedule or booking confirmation that legal traffic assistance is also insured)

Please note!

- No rights can be derived from this legal traffic assistance if:
1. The event took place before the start date.

	<p>2. The event was foreseeable at the time this supplementary insurance was taken out.</p>
What do we mean?	<p>Event An occurrence or cause that results in a need for legal assistance.</p>
Who handles the case?	<p>The legal assistance is provided by: Stichting MRT Rechtsbijstand (MRT) Postbus 739 7900 AS Hoogeveen mrtrechtsbijstand.nl E-mail: schade@mrtrechtsbijstand.nl</p>
Who are insured?	<p>The insured are:</p> <ol style="list-style-type: none"> 1. The insured. 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>).
In which countries are you insured?	<p>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.</p>
Insured motor vehicle	<p>Insured during the journey are:</p> <ol style="list-style-type: none"> 1. Your own motor vehicle or a borrowed motor vehicle. 2. A replacement motor vehicle which you drive because your own motor vehicle has to be repaired during the journey.
Insured	<p>The insured 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 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.</p> <p>Insured are:</p> <ol style="list-style-type: none"> 1. Legal assistance with recovery. Legal assistance in recovering the loss you sustained as a result of a traffic accident in which the insured motor vehicle was involved. 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 will be no cover. 3. Legal assistance in connection with revocation of your driving licence, attachment of your motor vehicle registration or your motor vehicle in connection with the use of the insured motor vehicle. 4. Bail Advancing bail of €12,500 at most for the insured: <ol style="list-style-type: none"> a. For his/her release. b. To lift attachment of his/her motor vehicle.
Reimbursements	<p>The maximum insured costs are specified in Article 40 Summary of Reimbursements.</p> <p>We reimburse per event:</p> <ol style="list-style-type: none"> 1. The costs of handling by MRT. 2. The costs of a lawyer, bailiff and other experts engaged by MRT, if you cannot have these costs reimbursed under statutory provisions. 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. 4. The costs of witnesses, in so far as allowed by the court. 5. The travel and accommodation expenses incurred in consultation with

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

	<ol style="list-style-type: none"> 2. The absence of a reasonable chance of success in the case. 3. Reimbursement (or not) of costs.
Article 30. Replacement transport and accommodation (this cover applies only if it is stated on your policy schedule or booking confirmation that replacement transport and accommodation is also insured)	

Insured	<p>The insured will be entitled to reimbursement if he/she can no longer use his/her motor vehicle, bicycle, caravan, folding trailer or tent because of:</p> <ol style="list-style-type: none"> 1. The occurrence of an unforeseen, external insured peril in the period from 30 days before the start of the journey to the end of the journey. 2. A mechanical breakdown in the period from two days before the start of the journey to the end of the journey, and this breakdown cannot be remedied within one working day.
In which countries are you insured?	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.
Reimbursements	<p>You must have permission for this from the ANWB Emergency Centre.</p> <p>We reimburse:</p> <ol style="list-style-type: none"> 1. Replacement transport: <ol style="list-style-type: none"> a. The insured can rent a replacement motor vehicle or bicycle for a period of 30 days at most. The reimbursement of costs will stop on the first working day after the insured has returned home. We do not reimburse any costs of insurance, repairs and fuel. We do however provide reimbursement for the costs of buying off the excess of the insurance. For replacement transport, we reimburse €75 per day at most up to a maximum of €2000 per journey. b. Is the insured unwilling or unable to use a replacement motor vehicle or bicycle? Or is no replacement motor vehicle or bicycle available? In that case we reimburse the costs of public transport to or from the holiday destination. We do not deduct the fixed costs the insured saves from this reimbursement. 2. Replacement accommodation: <ol style="list-style-type: none"> a. The insured can rent a camper, caravan, folding trailer or tent for a period of 30 days at most. b. Is the insured unwilling or unable to use a replacement camper, caravan or folding trailer? In that case we reimburse the necessary additional accommodation expenses for a period of 30 days at most. The maximum reimbursement is €125 per day for the rest of the stay. <p>We also reimburse: The additional costs of transport of the luggage if transport in/on a replacement motor vehicle, bicycle, caravan or folding trailer is not possible. We reimburse these additional costs up to a maximum of €250.</p>
Please note!	You need a credit card for replacement transport. Without a credit card you cannot obtain a replacement (rented) motor vehicle.

Article 31. Vehicle assistance insurance (this cover applies only if it is stated on your policy schedule or booking confirmation that vehicle assistance insurance is also insured)

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

<p>What do we mean?</p>	<p>Assistance Assistance by the ANWB Emergency Centre on our instructions or on our behalf.</p> <p>Motor vehicle A motor vehicle of which the year of construction and registration number are stated on the policy schedule or booking confirmation.</p> <p>Trailer The caravan, folding trailer or luggage trailer taken along behind the motor vehicle.</p> <p>Luggage Everything you take along, buy or rent during the journey for your own use. Valuables and/or perishables are not considered luggage under this vehicle assistance insurance.</p>
<p>In which countries are you insured?</p>	<p>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.</p>
<p>When are you entitled to assistance?</p>	<p>You are entitled to assistance if the motor vehicle and/or trailer drops out during the journey because of a mechanical defect or damage due to the occurrence of one of the external insured perils if:</p> <ol style="list-style-type: none"> a. The motor vehicle cannot be repaired within two working days. b. The costs of transport are below the current market value of the motor vehicle.
<p>What must you do if you need assistance?</p>	<ol style="list-style-type: none"> 1. Report the damage to the ANWB Emergency Centre as soon as possible, but in any case before departing from the foreign country. 2. Follow the instructions of the ANWB Emergency Centre. 3. Give the ANWB Emergency Centre all important information about outstanding bills, for example from the garage and the storage place.
<p>Assistance and reimbursements</p>	<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"> 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. 2. If the motor vehicle and/or trailer is not eligible for transport, we 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. 3. If the motor vehicle and/or trailer definitely remain behind in the foreign country, we help you with transport of the luggage left behind. 4. We 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. 5. We reimburse the labour costs for roadside assistance. 6. We reimburse the necessary costs per occurrence of an insured peril to salvage or transport the motor vehicle and/or trailer to the nearest garage. 7. We help you to find a garage for repair. We and the ANWB Emergency Centre do not give instructions for repair and are not liable for the manner in which the garage makes the repair. Are there language problems? In that case the ANWB Emergency Centre will help you. 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 charge them subsequently. If the parts cost more than €1,000, you must pay in advance. It is not possible to cancel an order. Have you incurred costs to pick up the parts sent yourself? We then 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 in the parts sent.
What assistance do we provide if the driver is unable to drive the motor vehicle back to the Netherlands?	<p>You are entitled to a replacement driver if:</p> <ol style="list-style-type: none"> 1. The driver is no longer able to drive back to the Netherlands. 2. And none of the passengers may drive the motor vehicle. 3. And the motor vehicle has passed its periodic vehicle inspection. <p>The ANWB Emergency Centre arranges a replacement driver in the following cases:</p> <ol style="list-style-type: none"> 1. The driver must suddenly return home without the motor vehicle due to: <ol style="list-style-type: none"> a. Serious illness of the driver. b. An accident the driver has had. c. His/her death. d. Urgent family circumstances. e. Serious damage to the driver's belongings, permanent home or company building. f. Accompanying a sick or injured co-insured who is taken back to the Netherlands. 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. 3. The driver had to leave the motor vehicle behind because of a natural disaster or another emergency. 4. Owing to unforeseen circumstances, it takes more than four working days to repair the motor vehicle. 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. 6. If 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.
What is not insured?	<p>Besides the insured perils in Article 11, you also have no right to assistance or reimbursement of costs in the cases below:</p> <ol style="list-style-type: none"> 1. You were reasonably able to judge at the start of the journey that you would need assistance. 2. You do not (or no longer) reside in the Netherlands. 3. You participate in a contest or endurance race in which the speed or arrival time is important for the final standings. 4. The driver had no valid driving licence at the time of the insured peril. 5. The ANWB Emergency Centre did not give permission for assistance.

Article 32. Cancellation (this cover applies only if it is stated on your policy schedule or booking confirmation that cancellation is also insured)

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

Insured	<p>With cancellation insurance you are insured for the costs of cancelling your journey. Do you have to break of the journey in the interim? In that case we will reimburse you for the travel days you and your travel companions could no longer enjoy.</p> <p>You are insured for reservations all across the world. The cancellation insurance starts at the time the journey is booked and lasts until the end of the journey.</p>
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	You are also insured for the costs of cancelling a visit to a concert or a theatre performance.
Insured reasons for cancellation	<p>You can cancel your journey in the undermentioned cases:</p> <ol style="list-style-type: none"> 1. There has been a serious accident, serious illness or death of: <ol style="list-style-type: none"> a. An insured. b. A family member in the 1st and 2nd degree or a housemate. 2. A family member in the 3rd degree has died. 3. A good friend has died during the journey (*). 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. You have no place to stay because of this. 5. A medically necessary operation for which the insured is on the waiting list, owing to which the journey cannot go through or must be broken off in the interim. 6. If the accommodation at which you were to stay, by which we also mean house swap, is no longer available because of an unforeseen and special event. 7. After booking the journey, you prove to be pregnant. You can demonstrate this with a pregnancy statement. It is also possible to cancel the journey as a result of complications in the pregnancy. 8. You may not be inoculated for unexpected medical reasons, while this is indeed required for the chosen holiday destination. 9. There has been material damage to belongings, permanent home or company buildings to such an extent that you must be at the site (*). 10. Your means of transport drops out during the outward journey and cannot be used anymore. Repatriation or import of the motor vehicle is necessary (*). 11. You cannot use your means of transport, caravan or folding trailer anymore owing to an external cause, such as a collision, theft or fire. This must happen within 30 days before departure. The damage to the means of transport, caravan or folding trailer cannot be repaired anymore before the date of departure. 12. You become jobless. The date of joblessness must be no later than one month after the end of the journey. 13. You have a new job. Cancellation of the journey is possible if the journey starts within ten weeks before the start of your new job. And your presence during this period is required by your present employer. 14. You have had a rental home assigned before the journey was supposed to start. You can show an official tenancy agreement. 15. You purchase or sell a home. The home will be delivered or transferred before you go on your journey or during the journey. 16. You and your partner are separating. There must have been a joint household. This must be demonstrated by a proof of entry in the persons database (BRP). 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 came unexpectedly. Postponement until after the journey is not possible. 18. You unexpectedly cannot obtain a visa for the holiday destination. It may not be your own fault that you do not obtain a visa. 19. A travel companion cancels the journey. We reimburse your cancellation fees if: <ol style="list-style-type: none"> a. The reason for this cancellation is a valid reason for cancellation under this insurance. b. And you become a single traveller through the cancellation by your travel companion. c. And you and your travel companion would have travelled there and back together. 20. You are assigned an adopted child or foster child, through which the trip cannot go through. 21. If you unexpectedly have to provide urgent care (informal care) to a parent,

	<p>partner or child of yours.</p> <p>22. Through no fault of your own, the adoption for which the journey was booked cannot go through.</p> <p>23. An operation of yours to donate or receive a donor organ.</p> <p>24. If your travel documents are stolen, get lost or cannot be found. You must report this immediately after the event to the local police. You must submit a copy of this report to us.</p>
Not insured	<p>Damage and/or loss is not insured:</p> <ol style="list-style-type: none"> 1. Due to disturbances in which firearms are used for the purpose of overturning the existing authority. 2. Income that you miss. 3. That is connected with a series of existing illnesses, disorders or abnormalities of yours, of your housemates or of family members in the 1st or 2nd degree. This applies only if you have taken out cancellation insurance more than seven days after the booking date. 4. For a reason for cancellation that is not mentioned among the above-mentioned insured reasons for cancellation.
Reimbursements	<p>We reimburse:</p> <ol style="list-style-type: none"> 1. The cancellation fees you have to pay after cancellation. 2. The loss resulting from breaking off the journey in the interim. We reimburse this loss pro rata. 3. The loss resulting from an unforeseen admission to hospital (at least one night). We reimburse this loss pro rata. This reimbursement applies to: <ol style="list-style-type: none"> a. The insured admitted to hospital. b. And the insured person(s) travelling along with him/her. 4. The loss for you and possibly one attendant if it is medically irresponsible to continue the journey booked before departure. We reimburse this loss pro rata. 5. The costs of rebooking the journey to a later date in order to prevent the whole journey from having to be cancelled. 6. The increase of the original travel sum per person in case of partial cancellation of the journey. We reimburse the full cancellation fees at most. 7. The additional travel expenses because you have to travel in a different means of transport than planned to your holiday destination on medical advice. 8. The pro rata less if you return to the Netherlands because of a serious accident, serious illness or death of: <ol style="list-style-type: none"> a. The insured b. A family member in the 1st and 2nd degree or a housemate. There must indeed be immediate danger to life. 9. The loss if the insured returns to the Netherlands because of the death of a friend or family member in the 3rd degree (*). 10. On delay of an aeroplane, boat, bus or train during the outward journey or on arrival at the holiday destination: <ol style="list-style-type: none"> a. From 8 to 20 hours, one day. b. From 20 to 32 hours, two days. c. More than 32 hours, three days. <p>This delay must have a cause beyond your control and the control of the travel or transport organization.</p>
Payment of the fee	<p>We pay the fee as soon as we have determined it to:</p> <ol style="list-style-type: none"> 1. You as policyholder, or 2. Your travel agency if this agency so requests. You cannot object to this. <p>We will transfer the amount only to the account number in the Netherlands that you gave us.</p>

Article 33. Deluxe Cancellation (this cover applies only if it is stated on your policy schedule or booking confirmation that deluxe cancellation is also insured)

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

Insured	<p>With Deluxe Cancellation you are insured for the costs of cancelling your journey. Do you have to break off your journey in the interim? We then reimburse the full travel sum up to the maximum insured sum.</p> <p>You are insured for reservations all across the world. The cancellation insurance starts at the time the journey is booked and lasts until the end of the journey.</p> <p>You are also insured for the costs of cancelling a visit to a concert or theatre performance.</p>
Insured reasons for cancellation	<p>You are insured for the reasons for cancellation referred to in Article 32.</p>
Not insured	<p>See Article 32.</p>
Reimbursements	<p>We reimburse:</p> <ol style="list-style-type: none"> 1. The full travel sum up to the maximum insured sum in case of early return, if necessary and with permission from the ANWB Emergency Centre in connection with: <ol style="list-style-type: none"> a. Death of the insured, his/her relations by blood or affinity in the 1st and 2nd degree. b. Death of a family member in the 3rd degree. c. Death of a good friend during the journey. d. Serious accident or illness of insured, if the accident or illness leads to admission to hospital for more than three nights at the holiday destination or early return to the Netherlands (*). e. Serious accident or illness of relations by blood or affinity the 1st and 2nd degree not travelling along, and if there is a real chance of immediate danger to life (*). f. Complications in your pregnancy, if these complications result in admission to hospital at the holiday destination or early return to the Netherlands. g. Material damage to property, permanent home or company buildings 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 (*). 2. The loss pro rata: <ol style="list-style-type: none"> a. On early return as a result of breakdown of the private means of transport, after which repatriation or import of the means of transport is necessary. b. If it is not medically responsible for you to continue a journey booked before departure. c. For the insured person(s) travelling along in case of unforeseen admission to hospital of the insured for one, two or three nights. <p>2. On delay of an aeroplane, boat, bus or train during the outward journey or on arrival at the holiday destination:</p> <ol style="list-style-type: none"> a. From 8 to 20 hours, one day. b. From 20 to 32 hours, twee days. c. More than 32 hours, three days. <p>This delay must have a cause beyond your control and the control of the travel or transport organization.</p>

Article 34. Additional reasons for cancellation (this cover applies only if it is stated on your policy schedule or booking confirmation that additional reasons for cancellation are also insured)

Insured	You are additionally insured for the costs of cancelling the journey in the event of: <ol style="list-style-type: none"> 1. Negative travel advice from the Ministry of Foreign Affairs. 2. Contagious disease (with demonstrable health risks for the traveller). 3. Natural disaster (earthquake, forest or other fire, storm, hurricane, tsunami, volcanic eruption). 4. Terrorism. 5. Civil commotion or uprising in the country of destination. 6. A sudden, unannounced strike.
Reimbursements	The amount of the reimbursement depends on the cover you have chosen. See your policy schedule or booking confirmation for this.
Excess	See your policy schedule or booking confirmation.

Article 35. Composite journey (this cover applies only if it is stated on your policy schedule or booking confirmation that this cover is also insured)

Insured	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"> 1. Natural disaster (earthquake, landslide, fire, storm, hurricane, fog, tsunami or volcanic eruption) if they are very unusual in the country you are visiting in a certain period; 2. terrorism; 3. Civil commotion or uprising in the country of destination; 4. Breakdown of the booked transport, through which the journey is not possible; 5. A sudden, unannounced strike; 6. overbooking.
Reimbursements	The amount of the cover depends on the cover you have chosen. See your policy schedule or booking confirmation for this. On condition that the lessee and/or travel organization does not reimburse these costs and does not provide for replacement, and therefore the journey cannot be taken or continued.

Article 36. Group cancellation (this cover applies only if it is stated on your policy schedule or booking confirmation that group cancellation is also insured)

Insured	You are insured for the costs of cancellation as a result of: <ol style="list-style-type: none"> 1. serious illness, serious accident or death of the insured; 2. serious illness, serious accident of a family member of the insured in the 1st or 2nd degree; 3. damage to the reserved accommodation. The accommodation is therefore no longer suitable for a stay.
Reimbursements	We reimburse: <ol style="list-style-type: none"> 1. the cancellation fees you have to pay after cancellation; 2. the loss on breaking off the journey in the interim. We reimburse these costs proportionately.

	Refunds by other organizations or reimbursements by individual cancellation insurance policies are deducted from our reimbursement.
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Article 37 Representative (this cover applies only if it is stated on your policy schedule or booking confirmation that a representative is also insured)

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

Article 38. Pets (this cover applies only if it is stated on your policy schedule or booking confirmation that pets are also insured)

Insured	You are additionally insured for the costs of cancelling the journey and the stay of a pet at an animal shelter.
Insured reasons for cancellation	You can 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. On cancellation the gravity of the illness, injuries or death must be demonstrated by a written statement from a veterinary surgeon.
Reimbursements	The amount of the reimbursement depends on the cover you have chosen See your policy schedule or booking confirmation for this.

Article 39. Maximum reimbursement of tickets (this cover applies only if it is stated on your policy schedule or booking confirmation that this cover is also insured)

Insured	This cover also applies to theatre tickets
Reimbursements	For non-refundable airline tickets (100% costs on 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 occurrence of an insured peril unless indicated otherwise. This applies only if it is stated on your policy schedule or booking confirmation that the cover is also insured.

List of reimbursements	Basic	Comprehensive
Unforeseen costs:		
- additional transport 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
- (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
Liability for the holiday accommodation:		
- damage to a rented holiday accommodation	€ 600	€ 600
Luggage:	€ 2,000	€ 3,500
Per insured per journey:		
- eyeglasses and contact lenses	€ 300	€ 600
- (rental) bicycle, E-bike and bicycle trailer	€ 300	€ 600
- mobile phone	€ 300	€ 600
- jewellery, watches, fur, silver and gold, precious stones and pearls	€ 300	€ 600
- drone	€ 300	€ 600
- hobby/sports equipment per item	€ 300	€ 600
- prostheses, hearing aids, braces	€ 300	€ 600
- articles intended as gifts	€ 300	€ 600
- articles purchased during the journey, such as gifts and souvenirs	€ 300	€ 600
Per travel party per trip:		
- car radio and navigation system not built in	€ 300	€ 600
- tools and spare parts	€ 300	€ 600
- digital/electronic equipment including accessories such as camera, photography, film and video equipment, laptop, tablet, (game) computer	€ 300	€ 2,000
Excess for luggage per occurrence of an insured peril	see your policy schedule or booking confirmation	see your policy schedule or booking confirmation

Money:		
- per insured per journey	N/A	€ 350
- per travel party per journey	N/A	€ 600
Additional sum for hobby/sports equipment:		
- per travel party per journey	N/A	€ 3,500
Accidents:		
- benefit in case of death	€ 25,000	€ 25,000
- benefit in case of 100% permanent invalidity	€ 75,000	€ 75,000
Medical expenses:		
- medical expenses abroad (except for dental expenses)	cost price	cost price
- medical expenses in the Netherlands per insured (except for dental expenses)	N/A	€ 1,600
- dental expenses per insured	N/A	€ 400
- medical expenses per pet	N/A	€ 150
Legal Travel Assistance:		
- per event	N/A	€ 25,000
Legal Traffic Assistance:		
- per event	N/A	€ 25,000