

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

What type of insurance is it?

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



What is insured?

Travel liability insurance

Damage caused by you

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

Travel accident insurance

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

Emergency insurance

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

What is the sum insured?

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



What is not insured?

Travel liability insurance

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

Travel accident insurance

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

Emergency insurance

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



Are there limitations to the coverage?

Travel accident insurance

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

Emergency insurance

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



Where am I insured?

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



What obligations do I have?

- If an insured event occurs, there are some obligations you need to fulfil. Amongst other things, you need to keep the claim as small as possible. This includes
 - for travel liability insurance, you informing us as soon as possible that a claim is being made.
 - for travel accident insurance, you seeking out a doctor as soon as possible in the case of a claim.



When and how do I pay?

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



When does cover start and when does it end?

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



How do I cancel the contract?

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