



ANKER
INSURANCE

Insurance arrangements
Short-term cancellation insurance

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Anker Insurance Company n.v.

General information on short-term cancellation insurance policies

Getting to know your cover.

You have taken out a short-term cancellation insurance with Anker. These insurance arrangements provide you with information about what is included in the policy and what is not included and also what you can expect from us and what we expect from you. It is important, for you as well as for us, that you are informed about these arrangements. We recommend that you read this information carefully.

Policy schedule

Your policy schedule shows the sum insured and which cover you have chosen.

Summary of cover

In the summary of cover you can find an overview of the covers.

General arrangements

The General arrangements of the short-term and multi-trip travel insurance apply for all insurances shown in the policy. We make, for instance, arrangements about the commencement and the end of your insurance. About how you can terminate the insurance. About the premium you pay and how you pay the premium. And about how we may use your data.

Insurance arrangements

The short-term cancellation insurance arrangements show the covers for which you are insured during a trip. Your policy provides you with the information about your insurance cover. These conditions are a supplement to our general arrangements for short-term travel insurances.

- All your choices are shown in your policy
- You read what happens if you suffer damage. When do you receive compensation and when do you not receive compensation? And what you must do if you suffer damage.
- This insurance includes a glossary in which we provide an explanation about the terms used in the arrangements. The first time that a term is used which wish to explain to you, the word is underlined. You can find the glossary at the bottom of the general arrangements and the insurance arrangements.

The policyholder has taken out the insurance.

If in these arrangements we use the words “you” or “your”, we refer to all the persons who are covered on the basis of this insurance. This is mentioned on the policy schedule.

If in these arrangements we use the words “we” or “our”, we refer to Anker Insurance company n.v. and the authorized agency.

The Dutch insurance arrangements (Verzekeringsafspraken Kortlopende annuleringsverzekering) take precedence over these English translated insurance arrangements.

Tips as regards a Short-term cancellation insurance

Please read the following tips to know what you have to do in case of a breakdown, an illness or other unexpected situations.

Do you want to cancel your trip?

Then contact the organisation/office where you booked your trip as soon as possible. In any event, do this within three working days. Have you been ill or have you had an accident? Then ask your house doctor if he thinks that your trip can go ahead. Even if your departure date is still far off.

How do you claim a cancellation?

Can the trip you booked not go ahead or do you have to interrupt your trip? If so, report this first to your travel adviser. Please describe the reason of the cancellation clearly and fully and send all invoices, offers, statements or other evidence with your report. This ensures a fast handling of the cancellation of your trip.

Do you want to report a change? Or do you have any questions about the insurance?

Contact your insurance adviser. He will be pleased to help you with matters concerning your insurance policy.

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Summary of cover of a Short-term cancellation insurance

Your policy schedule shows which cover you have chosen	
Cancellation	With this cover you are insured for costs of the cancellation of your trip or interruption of your trip.
Delayed departure	Are you travelling by plane, bus, train or boat? And do you have a delay of at least 8 hours to your first destination? Then with this additional cover you are entitled to a compensation for up to three unused travel days
Deputizing, extra persons and care needs	With this cover you are additionally insured for the costs of cancellation of the trip or the interruption of the trip because your deputy is unavailable. The insurance arrangements provide you with the information about when you are entitled to reimbursement.

Short-term cancellation insurance arrangements

1. Cancelling your trip or ending it early

1.1 Who are we?

We are Anker Insurance Company n.v. We are the insurer.

1.2 Who are insured?

The insured person(s) is/are specified on the policy schedule. The term "you" used in these insurance arrangements is taken to mean all the persons who are covered on the basis of this insurance.

1.3 What are you insured for?

You are insured for the costs of cancellation of the trip and the interruption of your trip. You can additionally co-insure your delayed departure and deputy. Insured is the travel sum including surcharges which you paid (in advance).

1.4 When are you insured?

You are insured for a serious illness from the moment that you have taken out this cover until the moment that your trip begins. In addition, during your entire trip, you are insured for the interruption of your trip. The commencement and end dates are shown on your policy schedule.

1.5 In which situations are you insured?

You are insured in the following situations for cancellation costs if you cancel your trip.

1. You, a family member in the first or second degree or a person who lives in your house dies, becomes seriously ill or is seriously injured due to an accident.
2. A family member in the third degree dies.
3. After booking your trip, you and your partner discover that you/she is pregnant and this has direct consequences for the trip you have booked.
4. You, a person who shares your home or your child living at home must undergo a medically necessary intervention.
5. Less than 30 days before the start of the trip you unexpectedly find a rental or newly built house. You are also insured if, during your trip, you have to be present for the transfer of your existing home, but only if you have no influence on the delivery or transfer date.
6. The person (the host or hostess) that you were going to stay with during your trip who lives abroad becomes seriously ill, is seriously injured due to an accident, or dies, and as a result can no longer have you stay.
7. For unexpected medical reasons you cannot have the inoculations which are mandatory for your travel destination. There was also no way that you could have known this.
8. Unexpectedly, through no fault of your own, you cannot obtain a visa for your travel destination abroad.
9. Through no fault of your own, you lose your permanent job and become unemployed.
10. After a period of unemployment, you are offered a job and your new employer does not accept the trip which you have booked, because he needs you to be at work on the days on which your trip is planned. This must involve a job for at least 20 hours per week, for a minimum of six months.
11. Your long-term relationship or marriage is unexpectedly dissolved. 'Long-term relationship' refers to a relationship with a shared household which you can show with a proof of registration with the Persons Database.
12. On the day of your departure you lose your travel documents and immediately report this to the police.
13. Your parent(s) or child(ren) unexpectedly needs (need) care urgently, which only you can provide.
14. The private vehicle with which you were to make the trip breaks down within 30 days before the start of the trip, due to an external contingency. The vehicle cannot be replaced or repaired in

time. An 'external contingency' is, for example, a collision, a storm or theft. This does not include mechanical breakdowns and the like. For this you need the consent of Anker Alarm Centrale.

15. You or another insured person must be at home due to material damage to a property, (rented) house or business premises. For this you need the consent of Anker Alarm Centrale.

If you are entitled to compensation if you have to interrupt your trip, then this only applies in the following situations:

1. You, a family member in the first or second degree dies, becomes seriously ill or is seriously injured due to an accident.
2. A family member in the third degree dies.
3. You or your partner suffer complications during pregnancy.
4. You, your partner or a child living at home must undergo a medically necessary intervention.
5. The person (the host or hostess) you were going to stay with during your trip who lives abroad becomes seriously ill, is seriously injured in an accident or dies and, as a result, can no longer have you stay.
6. Your return is necessary in connection with serious damage to your house or the company where you work.

If you are admitted to hospital during the trip for at least one night, you are also entitled to reimbursement of the costs on the basis of interruption of your trip. If it turns out that after hospitalization you can continue your trip, than you will only receive compensation for the days you spent in hospital.

Are you entitled to compensation, then this applies to the entire travel group with a maximum of four families or nine travel companions (no family members). Unless otherwise shown on your policy schedule. If you die, all the insured persons are entitled to this cover.

For all these situations it applies that they are unforeseen, must occur unexpectedly and happen during the term of the insurance.

Will you be travelling with somebody?

If you are travelling with somebody and your travel companion cancels the trip due to one of the situations listed above, or your travel companion interrupts the trip due to one of the situations listed above, we will reimburse your cancellation costs or your interruption costs of your trip, including in the event your travel companion is not insured for this.

1.6 Deputizing, extra persons and care needs

You are entitled to compensation if you cancel or interrupt your trip because the person/persons (deputy/deputies) specified on the policy schedule are unavailable. For example, for the following reasons:

- Deputizing: the 'deputy' of the company of an insured, the private house of an insured or a colleague of an insured cannot or can no longer be available due to an insured occurrence mentioned below. Or the childminder where the children are staying cannot or can no longer look after them.
- Extra persons: Persons, apart from family members in the first, second and third degree, who are important to you and who is the reason that the trip must be cancelled or interrupted if this person is seriously ill or dies.
- Care needs: If a family member or other beloved person of an insured needs urgent care provided by an insured due to an accident or illness and there is no one else who can provide this care.

When reference is made in these arrangements to deputizing, extra persons and care needs we use the term 'deputy'.

You are entitled to compensation if you cancel or interrupt your trip because your deputy is unavailable, but only if this happens for one of the following reasons:

1. The deputy dies, becomes seriously ill or is seriously injured in an accident.

2. The deputy must undergo a medically necessary intervention.
3. A family member in the first, second or third degree or a person who lives in the deputy's house dies, becomes seriously ill or is seriously injured in an accident.
4. Your deputy or the deputy's partner faces complications during pregnancy.
5. Your deputy must be at home, due to material damage to a property, rented house or the company where he/she works.
6. The deputy's live-in partner or one of his/her children living at home must undergo a medically necessary intervention.

Your policy schedule shows whether you have included a deputy under the policy.

1.7 What is not insured?

Did you take out the insurance more than seven days after booking the trip? And do you have to cancel or interrupt your trip due to a serious illness or disorder suffered by you, a family member in the first, second or third degree, a deputy or a person who shares your home? And did this illness or disorder already occur in the three months before you took out the insurance. And were you aware of the serious illness or disorder? In that case you will receive no reimbursement.

1.8 What will be reimbursed?

In the event of cancellation of your trip, you will receive a reimbursement for:

- The cancellation costs to a maximum of the travel sum, including the surcharges which you have paid (in advance).
- The maximum amount specified on your policy schedule.
- Is the reimbursement intended for more than one insured person? Then each insured person will receive an amount in proportion to their share in the total travel sum.
- The maximum reimbursement for all insured persons combined is the reimbursement for four families or nine travel companions (no family members), divided among all the insured persons and in proportion to their share in the travel sum.
- Are you cancelling the trip completely? And have you paid the full travel sum for all the insured persons? And are you the only interested party in relation to the reimbursement? Then we will reimburse the cancellation costs to you only.
- Has the travel agent already repaid you part of the travel sum or are you entitled to this? Then we will deduct this amount from your reimbursement. The same applies for other reimbursements which you have received or to which you are entitled.
- Only you are entitled to compensation for damage. If you die, the heirs are entitled to compensation. An heir must always be able to prove that he or she is the heir.

Compilation trip

- Is one of the parts of your compiled trip unexpectedly unavailable? Then you are insured for a maximum of the cancellation costs of the other parts. This applies only if the shipper, landlord and/or the travel organisation/agency do not reimburse the cancellation costs and do not provide for replacements.
- You can also decide to continue the trip or the accommodation in an adjusted form. In that case we will reimburse the necessary extra travel and accommodation costs. We will do this to a maximum of the cancellation costs for the (other) parts which are cancelled.
- Is part of your trip cancelled because there are not enough participants? In that case you are not insured. Your booking must be guaranteed before the start of your trip. Is the part which is cancelled only an event, such as a concert, course or match? In that case, too, you are not insured.

What will be reimbursed to you if you must interrupt your trip:

- Did you have to interrupt your trip early and did you actually return early? Then you are entitled to compensation for the unused travel days. Are you entitled to compensation because you or a travel companion was admitted to hospital? Then each night in the hospital counts as one unused travel day.

- You are entitled to compensation on the basis of a travel sum for each day. For this, we divide everyone's personal travel sum by the total number of travel days. We reimburse only full days. We deduct the amounts which have already been refunded to you from the compensation.

If we repatriated you on the basis of a travel insurance policy when you were not entitled to this in accordance with the arrangements of that travel insurance, you also have no entitlement to compensation due to you having to interrupt your trip early.

2. Delayed departure

2.1 What is insured?

Are you travelling from the Netherlands by plane, bus, train or boat? And do you have a delay of at least 8 hours when traveling to your first destination? Then you are entitled to compensation. Departure from an airport within a 100-km radius from the Dutch border is also considered to be departure from the Netherlands.

2.2 What is not insured?

You are not insured if your trip lasts less than four days.

2.3 What will be reimbursed?

If you are entitled to compensation under this cover, you are entitled to compensation on the basis of the travel sum per day. In order to calculate this, we divide the travel sum per person by the total number of travel days. In case of a delay of 8 to 20 hours, you are entitled to compensation for one travel day. In case of a delay of 20 to 32 hours, you are entitled to compensation for two travel days. In case of a delay exceeding 32 hours, you are entitled to compensation for three travel days.

Airline departure delay EUclaim

Air passengers are entitled to compensation in case a flight is cancelled or delayed. This is provided in EC Regulation 261/2004. EUclaim is a company which helps air passengers submit claims with airline companies. If EUclaim has successfully arranged compensation for you, we will compensate the part withheld by EUclaim by way of payment for its services. The EUclaim confirmation of compensation should show what part was withheld by the company in question.

If your departure by bus, boat or train was delayed, you must submit proof of this from the carrier in question. If you have received a contribution from the carrier, we will deduct this contribution from our compensation.

3. Glossary

The glossary forms an integral part of these insurance arrangements. Certain words in these insurance arrangements are underlined. The meaning of these words is given hereinafter.

Accident

A sudden violent external impact. The injury must be established by a doctor. The term 'accident' is also taken to mean:

- freezing, droning, choking or sunstroke;
- starvation, thirst, exhaustion and sunburn because you became unexpectedly isolated;
- acute poisoning caused by something other than food, stimulants or medicines;
- infection by germs caused by an unintended fall in the water or another substance;
- a wound infection or blood poisoning due to an accident;
- complications and worsening due to the First Aid which you received after the accident or a medically necessary treatment which you received after the accident;
- sudden tearing of muscles and ligaments in the sudden appearance of sprains and dislocations;

- the unintended inhaling and/or swallowing of a substance or object, as a result of which you suffer injury.

We do not regard a hernia or the consequences of an insect bite or insect sting as accidents.

Anker Insurance Company n.v.

Anker Insurance Company n.v. has its registered office at Paterswoldseweg 812, 9728 BM Groningen. We are registered with the Netherlands Authority for the Financial Markets under number 120006661 and we hold a licence of *The Nederlandsche Bank*. You can find more information about us via www.afm.nl and www.dnb.nl

Cancellation costs

The (partial) travel sum and/or the administration costs of the booking which you must pay if you cancel a trip you have booked. The maximum amount for this is the insured sum specified on your policy schedule.

Co-insured

A person who, like you, is insured on the basis of this insurance contract.

Compilation trip

A trip composed of parts booked separately from each other. For example, you then book the ticket and the accommodation separately. This only concerns travel and/or accommodation which you have booked in advance.

Deputy

The person who does not travel with you and who replaces or deputizes for you (in a business) when you are away. You must have given us the name of this person and you must have paid extra premium for this person.

Family

The persons who live with you in your house and with whom you are travelling.

Family members in the first degree

Your (former) spouse or the person with whom you are living together and with whom you have a registered partnership or a cohabitation contract, parents*, adoptive parents*, foster parents*, stepparents*, parents-in-law*, children, adoptive children, foster children, stepchildren, sons-in-law* and daughters-in-law*.

Family members in the second degree

Brothers, sisters, grandparents*, grandchildren, stepbrothers, stepsisters, brothers-in-law* and sisters-in-law*.

Family members in the third degree

Nephews and nieces (only the children of your brother or sister), uncles* and aunts* (only a brother or sister of your father or mother), great grandparents* and great grandchildren.

* = These also refer to the partners who have the same relationship because of a registered partnership and/or cohabitation contract.

Serious illness

Serious illness which will not be cured without immediate treatment and which may have permanent consequences even with treatment.

Travel companion

A person with whom you have booked a travel or rental arrangement. This person is specified in the booking and reservation form.

Travel sum

The total amount which you paid for bookings and reservations for transport and accommodation. The costs which you incur at your destination are not included in the travel sum, such as, for example, entry tickets for museums, attractions and excursions.

Travel sum per day

Each person's personal travel sum, divided by the total number of travel days.

Trip

A booked journey and/or accommodation.

Unused travel days

Travel days which you have not been able to spend at your destination or in your accommodation due to an unexpected occurrence.