

Single trip Travel Insurance

Information Document about the insurance Product

Company: Allianz Global Assistance, non-life insurance provider, licence no. 12000535 (NL)

Product: Travel Risk Insurance

This document only provides a summary of the key features of the insurance. You will find all the terms and conditions in the policy conditions.

What is this type of insurance?

This travel insurance is intended for friends and family who come over from abroad, stay for a period in the Netherlands and/or travel with your family. The insurance applies for the duration of the trip.



What is insured?

There is cover for emergency assistance, medical expenses, loss of travel documents and loss/delay of luggage on the outward journey.

✓ Medical expenses

We reimburse the costs of emergency or unexpected medical treatment, in addition to the health insurance of the insured parties. Always consult the Emergency Centre in the first instance.

✓ Luggage

Reimbursement is available for replacement clothing and/or toiletries if these go missing or arrive late during the outward journey. Reimbursement is also provided in the event of the loss or theft of travel documents.

✓ Optional: Winter sports and extreme sports

Are you going skiing with friends or family, or do they participate in an extreme sport? This cover insures them for assistance or medical costs if they have an accident while participating in this sport. The insurance also covers damage to your own or rented sports equipment. List of extreme winter and other sports <http://bit.ly/bijzsport>

✓ Optional: Short-term Cancellation Insurance

We reimburse the costs that the travel organisation charges for cancellation. Reimbursement is available if a trip has to be cut short or in the event of a delay of more than 8 hours for the outward journey. The amount that is reimbursed depends on the chosen cover. The trip has to have been booked in the Netherlands.

✓ Travel advice from the government

Has a travel warning been issued about your destination by the Ministry of Foreign Affairs (code red or orange)? Your travel is insured.



What is not insured?

✗ You will find information on the main exclusions below. There are various reasons why you may not be eligible for cover, including wilful misconduct or the use of drugs (narcotics). You will find a full list of exclusions in the Terms and Conditions.

✗ Breakdown while travelling

You are not insured for the breakdown of your own transport, such as a car, mobile home, motorcycle or boat.

✗ Accidents

There is no payment in the event of permanent disability or death due to an accident.

✗ Fraud

We will not honour your claim if you deliberately set out to deceive us.

✗ Country of residence

This insurance is not valid in the country where you come from and officially reside according to your passport or visa (country of residence).



Are there any restrictions on cover?

! In the event of damage, always call the Emergency Centre immediately. If you do not do so, you may not be reimbursed for all of the expenses.

! Deductible

A deductible of €45 applies to medical expenses.

! Maximum compensation

Maximum compensation applies to various insured parts of the Travel Insurance. You will find these listed in the coverage overview in the Terms and Conditions.

! Sporting activities

We do not cover competitions and the practice of specific sports (such as martial arts).



Where am I covered?

- ✓ Depending on the country of origin or the destination, you can choose between Europe or worldwide. 'Europe' also includes all the Mediterranean countries, e.g. Israel, Egypt and Morocco.



What are my obligations?

When you apply for the insurance, you are required to answer our questions honestly, and you must do everything within your power to prevent and minimise any loss and damage. In the event of an emergency, you must contact the Emergency Centre immediately. Be sure to file a police report if your luggage is lost, stolen or missing. Note that you must be able to demonstrate the damage.

Additional information

You must report the damage to us as soon as possible. The Policy Terms also state for each event the period within which you must report the damage and file the claim. You will also find a list of your other obligations here.



When and how do I pay?

You pay the premium when purchasing the insurance or after receipt of the invoice. You can choose to pay by iDEAL, direct debit or bank transfer. This depends on how you have arranged the insurance. You must have paid your premium in order to be eligible for filing a claim.



When does the cover start and end?

The starting date and the end date are stated in the policy schedule. The cover commences when your family or friends and/or luggage leave the country of residence for travel and ends upon return to the country. The cover for medical expenses due to illness will only take effect 48 hours after arrival in the country of destination.

Additional information

Medical expenses due to an accident are insured from the commencement date of the insurance.



How do I cancel my contract?

You can cancel the insurance within the 14-day cooling-off period, provided that the insurance lasts longer than a month. Please contact us for further information about this.