

Dear Client,

Please find enclosed the General Contract Terms and Conditions for our short-term insurance policies and the General Terms and Conditions for our Short-Term Travel Insurance. We also enclose a number of Special Conditions. **The cover of the Special Conditions is valid only if this is shown on the policy sheet and you have paid premiums for this.** In order to ensure that you are clear about what your insurance covers, we recommend that you read the conditions with care.

With travel insurance from Europeesche you can rely on good insurance cover when you travel. Some tips and recommendations before you travel are presented below.

DOES SOMETHING GO WRONG WHILE YOU ARE AWAY?

Then you can call the **Europeesche Help Line on +31 20 65 15 777** 24 hours a day. Save this number in your mobile telephone. In any event, call the Europeesche Help Line right away if:

- you are admitted to hospital
- you have an accident or illness
- you have to return early
- your car, caravan or camper breaks down.

Before you call, always note the name of your location and the telephone number on which you can be reached. Also keep your insurance card handy.

DO YOU NEED A DOCTOR?

Call the Europeesche Help Line. You will be referred to a reliable doctor. Always ask the doctor for a bill in which all costs are shown separately.

EXTRA COSTS

Have you incurred unexpected extra travel and/or accommodation expenses? Then you should always call the Europeesche Help Line.

ALWAYS BRING YOUR CREDIT CARD WITH YOU

Do you want to rent a car while you are away, for example? This is often not possible without a credit card.

THEFT OR LOSS OF LUGGAGE DURING YOUR TRIP?

Report this to the local police immediately and ask for written proof. Always report this to your travel agent or the hotel too.

LUGGAGE LOST OR DAMAGED IN TRANSIT?

Ask for a written statement from the shipper right away. Airlines have a special form for this: the 'Property Irregularity Report'. Keep damaged articles until the compensation has been settled.

HOW DO YOU CLAIM FOR OTHER DAMAGES?

Have you had to pay extra medical or dental costs, or extra travel or accommodation costs or had damage to luggage during your trip? Report this using the damage claim form. You can download this form at www.europeesche.nl. For fast settlement of damages, please describe the damage clearly and fully and send all original bills, guarantees, offers, statements or other evidence with your form.

Thank you for your confidence in Europeesche.

We hope you have a good trip!

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Guide to the Terms and Conditions

You have contracted a Short-Term Travel Insurance Policy with us. These conditions explain what you are and are not covered for. They also explain what you can expect of us and what we expect from you.

Your policy sheet or booking form will show what you are insured for. That depends on the type of insurance that you have contracted: Basis, Comfort or Optimal. There are other options too. For example, you can take out additional insurance for accidents, luggage or cash. All the choices you make are shown on your policy sheet. Check this carefully.

The review of cover is presented below first. This briefly states which insured amounts belong with the different types of insurance and cover. You can then read our Contract Conditions for Short-term Travel Insurance in Chapter 1. Here we explain what we mean by different terms. You can read when you are entitled to compensation for damage, when your insurance cover starts and ends and what you need to know about the premiums. We then discuss your obligations, what happens if you commit fraud and where you can send complaints. Finally, all the elements that you can choose with travel insurance are described in Chapter 2. For each element, you can see what is covered by the insurance, what the conditions are and which compensation we offer.

List of cover: what is insured?

Travel insurance	Basis	Comfort	Optimal
Personal assistance			
Assistance for persons	cost price	cost price	cost price
Unforeseen extra costs	cost price	cost price	cost price
Telecommunication costs	€50	€100	€150
Extra costs after a natural disaster	€450	€450	€450
Damage to your holiday accommodation (for damages in excess of €25)	€100	€300	€500
Luggage	Only if you have co-insured this	Only if you have co-insured this	Standard co-insured items
Total	€1,000	€3,000	€5,000
Mobile telephones, smart phones	€100	€300	€500
MP3 players, tablets, laptops, computer, photography and film equipment	€500	€1,500	€2,500
Sunglasses, glasses, contact lenses, jewellery, watches	€100	€300	€500
Electrical bicycles, bicycles, sail and surfboards, rubber dinghies	€250	€300	€500
Wheelchairs, hearing aids, dentures	€250	€300	€500
Articles purchased during the trip that are not necessary for the trip	€100	€300	€500
Travel documents	cost price	cost price	cost price
Total valuable items from a vehicle	€500	€750	€1,000
Emergency costs as a result of an unusable tent	€100	€350	€500
Transport costs for found luggage	€250	€250	€250
Emergency purchases of toiletries and clothing	€100	€250	€350
First risk element per incident	€100	€50	€0
Money	Only if you have co-insured this €500	Only if you have co-insured this €500	Standard co-insured items €500
Medical expenses	Only if you have co-insured these	Only if you have co-insured these	Standard co-insured items
Incurred outside the Netherlands	cost price	cost price	cost price
Incurred in the Netherlands	€500	€1,000	€1,000
Dental costs	€250	€350	€500
Travel legal aid	Only if you have co-insured this	Only if you have co-insured this	Standard co-insured items
Within Europe	cost price	cost price	cost price
Outside Europe, per incident	€25,000	€25,000	€25,000
Accidents	Only if you have co-insured these	Only if you have co-insured these	Only if you have co-insured these
On decease	€12,500	€25,000	€25,000
With full permanent disablement	€35,000	€75,000	€75,000
Riding (passenger) on a motorcycle of more than 50cc without a helmet	€3,000	€5,000	€5,000
Skiing and snowboarding	Only if you have co-insured this	Only if you have co-insured this	Only if you have co-insured this
Assistance and rental of means of transport (to be contracted per vehicle)	Only if you have co-insured this	Only if you have co-insured this	Only if you have co-insured this
Breakdown service and costs of shipping your vehicle home	cost price	cost price	cost price
Labour charges for roadside repairs	€150	€150	€150
Dispatch of parts	€150	€150	€150
Storage, security, parking and shipping of your vehicle	€1,000	€1,000	€1,000
Extra accommodation costs per day (maximum of 10 days)	€75	€75	€75
Rental of replacement vehicle per day (maximum of 30 days)	€125	€125	€125
Extra sports equipment (can only be contracted in combination with Luggage cover)	Only if you have co-insured this	Only if you have co-insured this	Only if you have co-insured this
Sports articles	€2,500	€2,500	€2,500

All the maximum amounts shown apply per insured, unless stated otherwise.

1 Contract Terms and Conditions for Short-term Travel Insurance

1.1 WHAT DO WE MEAN BY ... ?

Nuclear reaction: every nuclear reaction in which energy is released, such as nuclear fusion, nuclear fission or artificial and natural radioactivity.

Incident: an incident or series of incidents that are related, resulting in damage.

Co-insured: a person who, like you, is insured on the basis of this insurance contract.

Acts of war: an armed conflict, civil war, rebellion, civil disobedience or rioting.

Policy sheet: your proof of insurance or booking form.

Premium: the amount that you pay for your insurance.

You/your/policyholder: the person who has contracted the insurance policy with Europeesche Verzekeringen.

Compensation: compensation for damages, costs and/or losses, assistance or benefits in the event of an accident.

Confiscation: the seizure of objects by a government or other institution.

The insured: you and any other persons named on the policy sheet or in the terms and conditions.

Insurance: a contract between an insurance company and a policyholder.

We: Europeesche Verzekering Maatschappij N.V.

1.2 WHAT ARE THE CONDITIONS FOR COMPENSATION FOR DAMAGE?

1.2.1 WHAT COMPENSATION DO YOU RECEIVE IF YOU SUFFER DAMAGE THROUGH TERRORISM?

Were your damages caused by terrorism? Then we pay compensation for the damage on the basis of the Claims Settlement Protocol of the 'Nederlandse Herverzekeringssmaatschappij voor Terrorismeschaden' (Netherlands Reinsurance Company for Losses from Terrorism, NHT). This states the cases in which we can limit compensation for damage, for example in a case of terrorism or malicious infection. The full text of this protocol is posted at www.terrorismeverzekerder.nl.

1.2.2 WHEN DO YOU RECEIVE NO COMPENSATION FOR DAMAGE?

We do not pay compensation or provide assistance when damage arises:

- because you or a co-insured caused the damage deliberately or failed to prevent it;
- because the damage was caused deliberately with your consent;
- while you or a co-insured did not possess the right papers, did not comply with the regulations or acted without authorisation;
- because you or a co-insured failed to comply with your obligation(s) (you will find more information on this under *1.5 What are your obligations?*);
- through a suicide attempt by you or a co-insured;
- outside the insurance area shown on your policy sheet;
- because you or a co-insured took drugs, alcohol or more than the prescribed amount of medication.

We also do not pay compensation for damage:

- if you have not paid the premiums for this insurance (on time);
- if compensation for the damage is already covered by law or another insurance policy, guarantee or facility, or if it would already have been compensated if you were not insured with us;
- if it is caused by or related to acts of war, nuclear reactions, hijacking or confiscation;
- if it arose through illegal or criminal activities;
- if you or a co-insured commit fraud.

1.2.3 WHAT IF YOU THINK THE COMPENSATION THAT OUR EXTERNAL EXPERT FIXES IS TOO LOW?

Did we deploy an external damage expert and do you think the amount fixed for compensation of the damages is too low? Then you can designate an expert recognised by the professional group yourself, who will consult with our expert. If these two experts cannot agree on the amount of the damage, they will jointly appoint a third expert. That expert will fix the amount of the damage in a decision that is binding to you and to us, within the limits of the two appraisals. Are you found to be in the right and do we pay additional compensation? Then we will also pay the costs of these experts. If this is not the case then you bear these costs.

1.2.4 WHEN CAN YOU NO LONGER CLAIM COMPENSATION?

Have you suffered damages? Then you must report this to us as soon as possible. If you do not do this, and there is harm to our interests as a result, we will not pay compensation for the damage.

Have you received a letter in which we informed you that we have made a final decision not to pay any (further) compensation? Then you can claim compensation for up to three years after the date of this letter. After that time your claim becomes invalid by law.

1.3 WHEN DOES YOUR INSURANCE COVER START AND END?

The commencement and end dates for your insurance cover are shown on your policy sheet. You are insured from the commencement date of your policy, and not before that date. We therefore only pay compensation for damages arising *during* the term of your insurance. Unless you do not pay your premiums on time; in that case, you and your co-insureds are not insured.

1.3.1 WHAT IF YOU DO NOT WANT TO CONTRACT THE INSURANCE AFTER ALL?

After you receive the policy you have a 14-day cooling-off period. During that period, you can cancel the insurance without any obligation. We will then refund the premium that you have already paid. Does the insurance commence during the 14-day cooling off period? Then you do pay the premium for the days on which the insurance has already been in effect. The cooling-off period does not apply for insurance policies lasting less than 30 days.

1.3.2 WHEN DO WE CANCEL YOUR INSURANCE?

We can cancel your insurance in the following cases:

- If you alter the insurance. At that time, we assess the details in the same way as with an application for insurance. This may mean that your premium increases or is reduced, but also that we can cancel your insurance. Does the change have consequences for your insurance? Then you will receive a letter from us about this.
- If you have or move to a fixed place of residence outside the Netherlands.
- If you or a co-insured report many damages or damages that cannot be fully proven. Do we identify many or dubious damages? Then in some cases we will consider the causes together with you. There may be causes that you can prevent. If you are not willing to cooperate in this, or our assessment is that the situation is not going to change, this may be a reason to:
 - include an (extra) first risk element in the insurance;
 - cancel the insurance. If we do this, we will observe a notice period of 60 days.
- If you deliberately mislead us. If we discover that you did not provide us with full information or with the correct information when you applied for the insurance, with the deliberate intention to mislead us, we will cancel the insurance with immediate effect.
- If it is established that there is fraud, deception or cheating. In that case your insurance will end on the date of the letter in which we notify you of this. You will find more information on this under *1.6 How do we deal with fraud?*.

1.4 WHAT DO YOU NEED TO KNOW ABOUT THE PREMIUMS?

You pay the premium for this insurance before your insurance cover starts. As soon as your insurance commences, we will not refund any premiums.

1.5 WHAT ARE YOUR OBLIGATIONS?

You and any co-insured(s) are required to:

- treat your property with care;
- take all reasonable action to prevent and limit damage;
- call for medical assistance immediately in the event of an accident and not to neglect to do anything that could promote recovery. This means that you must also be examined by a doctor that we designate, at our expense, if we request this. Furthermore, you must give this doctor all the required information;
- prove the scale and the circumstances of the reported damage;
- report criminal offences such as burglary, theft, joyriding or a collision by an unknown perpetrator to the police within 24 hours;
- report items stolen or missing from your hotel room to the hotel management within 24 hours of detecting this;
- report damage to us as soon as possible. If you do not do so, and our interests are harmed as a result, then we will not pay compensation for the damage;
- provide us with all information of importance for the settlement of the damage;
- contact us before you have the damage repaired. In this way, we can have the damage assessed if we consider this necessary;
- provide us with the correct information. This applies both to contracting the insurance policy, during the term of the policy and in the event of damage;
- cooperate in the swift and correct settlement of the compensation for damage;
- notify us of all changes that could be of importance to your insurance, such as a relocation, within 14 days;
- keep damaged property until after the settlement of the damages. We sometimes ask you to send us the damaged goods when damage is reported.

1.5.1 WHAT IF YOU OR A CO-INSURED DO NOT COMPLY WITH THESE OBLIGATIONS?

If you or a co-insured do not comply with the obligations, this may be a reason for us to:

- pay less or no compensation for damages;
- recover any compensation paid from you;
- cancel your insurance policy.

1.5.2 WHAT DO YOU DECLARE ON CONTRACTING AN INSURANCE POLICY?

On contracting this insurance policy, you declare that in the last eight years before you contracted this insurance policy:

- we or other insurers have not cancelled any of your insurance policies;
- we or other insurers have not refused to contract insurance with you or altered an insurance policy contracted with you;
- we or other insurers have not imposed any limiting or more restrictive conditions or applied or proposed a higher premium to you.

You also declare that in the last eight years before contracting this insurance policy, you have not had contacts with the police or the judiciary in connection with:

- theft, embezzlement, deception, fraud, forgery or attempts at these;
- injury to other persons, for example through destruction of or damage to property, abuse, blackmail, threats or offences against life or personal liberty, or attempts at these;
- infringements of the Weapons and Ammunition Act, the Opium Act or the Economic Offences Act;
- a traffic offence, such as drunk driving, exceeding the speed limit by more than 50 kilometres per hour or driving away after a collision.

You also declare that at the time you contracted this insurance policy, no bailiff had seized your property or your income.

If you cannot comply with one of the above obligations, you must inform us of this within 14 days of receiving your policy sheet. If we discover later that your information is incorrect, this may mean that you are not entitled to compensation for damages.

1.6 HOW DO WE DEAL WITH FRAUD?

By 'fraud', we mean that you deliberately cause harm to us, for example because you:

- do not state honestly what happened;
- change amounts on invoices or receipts;
- claim more than the damages suffered;
- claim for the same damage from different parties;
- conceal information or fail to report changes to us;
- make a new claim for damage after compensation has been refused, telling a different story.

What do we do if you commit fraud?

If we discover that you have committed fraud, we will take one or more of the following steps:

- We will charge you for all investigation and other costs and you must repay the compensation you have received.
- We will cancel all insurance policies that you have contracted with us or with other a.s.r. N.V. companies. Our parent company is a.s.r. N.V.
- We will exclude you from future insurance.
- We will record your data in our internal incidents register.
- We will pass on your data to the Central Information System (CIS) Foundation in Zeist. Other financial institutions in the Netherlands can check whether your personal data are recorded here. This is permitted according to the Financial Institutions IncidentWarning System Protocol. You will find more information on this at the CIS Foundation website: www.stichtingcis.nl.
- We will pass on your data to the Insurance Fraud Control Centre of the Association of Insurers.
- We will report this to the police.

1.7 HOW DO WE TREAT YOUR PERSONAL DATA?

1.7.1 WE TREAT YOUR PERSONAL DATA WITH RESPECT

We only request the personal data that are necessary in order to:

- contract and maintain the insurance policy;
- handle damages and arrange the provision of assistance;
- inform you about services;
- prevent and control fraud.

We comply with the Financial Institutions Code of Conduct for Processing of Personal Data in that regard. We exchange your damage and insurance details with the CIS Foundation in Zeist and comply with the privacy regulations of this Foundation (see www.stichtingcis.nl). In some cases we record telephone conversations. We use these recordings primarily for training of our employees.

1.7.2 WHAT HAPPENS WITH YOUR PERSONAL DATA IN THE EXTERNAL REFERRALS REGISTER?

If we have your personal data included in the External Referrals Register of the CIS Foundation, financial institutions in the Netherlands can see that your personal data are recorded here. This is permitted according to the Financial Institutions IncidentWarning System Protocol. Financial institutions use this register to assess the reliability of their business relations. Those who check whether you appear in this register are required to inquire about the reason for your registration with us before any consequences are attached to this.

1.7.3 WHICH ADDRESS DO WE USE TO INFORM YOU?

We have informed you correctly according to the law if we send our information to:

- your most recent address known to us;
- your insurance advisor or travel agent.

1.8 WHAT DO YOU DO IF YOU HAVE A COMPLAINT?

If you have a complaint or if you disagree with a decision of one of our employees, please contact us so that we can discuss this. If you cannot reach agreement with our employee, send a letter or an e-mail with your complaint to the management of Europeesche Verzekeringen, PO Box 12920, 1100 AX Amsterdam, the Netherlands, info@europeesche.nl.

If we cannot solve your complaint to your satisfaction, you can submit it to the Financial Services Complaints Institute (Kifid), PO Box 93257, 2509 AG The Hague, the Netherlands. This is possible within three months after we have taken a final decision. If you cannot reach agreement with us or the Kifid, you can submit your complaint to the courts.

1.9 WHICH LAW APPLIES TO THIS CONTRACT?

This contract is governed by Dutch law.

2 Terms and Conditions for Short-term Travel Insurance

These terms and conditions are a supplement to the Contract Conditions for Short-term Travel Insurance of Europeesche Verzekeringen.

2.1 GENERAL PROVISIONS

2.1.1 WHAT DO WE MEAN BY ...?

Luggage: - all items that you take with you on your trip for your personal use (or as a gift);
- all items that you buy during your trip for direct and personal use;
- all items for direct and personal use that you send ahead or that are sent to you after you leave.

Permanent disablement: permanent loss of function of body parts or organs.

Next of kin: family member in the first, second or third degree.

Individual defect: an unfavourable or inferior property that should not occur in goods of the same sort and quality. This leads to damage from the inside, resulting in a financial disadvantage for you.

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

Europe: the part of the world running from the Urals and the Caucasus in the east, including Georgia, Armenia and Azerbaijan, to Iceland, Madeira, the Azores and the Canary Islands in the west. The insurance also applies for Cyprus and the non-European countries around the Mediterranean Sea: Turkey, Morocco, Tunisia, Algeria, Egypt, Israel, Libya, Syria and Lebanon.

Extreme weather conditions: events such as hurricanes, cyclones, flooding and tornados.

Family members in the first degree: your spouse or ex-spouse or the spouse or ex-spouse of the person with whom you live and with whom you have a registered partnership or cohabitation contract, parents*, adoptive parents*, foster parents*, stepparents*, in-laws*, children, adopted children, foster children and stepchildren.

Family members in the second degree: brothers, sisters, grandparents*, grandchildren, sons-in-law*, daughters-in-law*, brothers-in-law* and sisters-in-law*.

Family members in the third degree: nephews and nieces (i.e. children of brothers or sisters), uncles* and aunts* (this refers to brothers or sisters of the father or mother), great-grandparents* and great-grandchildren.

Valuable items: all goods with a value of €250 or more. This does not include clothing.

Natural disaster: an unforeseen natural event with far-reaching consequences for the environment and the people that live there.

Co-insured: a person who, like you, is insured on the basis of this insurance policy.

New value: the amount that you will need to buy a new replacement for an article that is lost or damaged.

Accident: a sudden external violent incident. The injury must be confirmed by a physician. An *accident* also refers to:

- o freezing, drowning, choking or sunstroke;
- o starvation, thirst, exhaustion and sunburn caused because you became unexpectedly isolated;
- o acute poisoning by a substance other than food, drink or medicine;
- o infection by germs through an involuntary fall into water or another substance;
- o a wound infection or blood poisoning due to the accident;
- o complications and deterioration due to the First Aid that you received after the accident or medically necessary treatment that you received after the accident;
- o sudden tearing of muscles or ligaments or the sudden appearance of sprains or dislocations;
- o the involuntary ingestion 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.

Travel: travel and accommodation. Within the Netherlands there must be a booked trip and/or booked accommodation.

Travel companion: a person with whom you have booked a travel or rental arrangement. This person is not named in your policy sheet, but is named in the booking or reservation form. Or you can show by some other means that you are travelling together with this person.

You/your/policyholder: the person who has contracted the insurance policy with Europeesche Verzekeringen and any co-insured(s).

Vehicle: moped, car, motorcycle, scooter or camper plus trailer, trailer or side car, fitted with a Dutch registration number. With this, you make the trip from the Netherlands. You must be permitted to drive the vehicle because you hold an A, B or BE driving licence.

Deputy: the person who does not travel with you and who replaces or deputises for you (in a business) when you are away. This person must be co-insured on your Cancellation Insurance with Europeesche.

World: all countries that are not covered by the aforementioned term *Europe*. This includes the islands of Bonaire, Sint Eustatius, Saba, Aruba, Curaçao and Sint Maarten.

* = ‘**’ also refers to partners that have the same relationship through a registered partnership and/or cohabitation agreement.

2.1.2 WHO IS INSURED?

The persons who are insured are listed on the policy sheet.

2.1.3 WHERE ARE YOU INSURED?

The policy sheet states where you are insured. This may be Europe or the entire world. In the Netherlands you are only insured:

- when you are directly en route to your holiday destination abroad. Or when you are travelling directly from abroad to your home in the Netherlands;
- during a trip with at least one overnight stay for payment. You must be able to show us the original booking, reservation or payment receipt from a travel agency, camp site, hotel, bed-and-breakfast establishment or a recreation or bungalow park.

Did you opt for insurance within Europe? And are you making a day trip during your journey to a country outside Europe? Then you are also insured for this.

2.1.4 WHEN ARE YOU INSURED?

You are insured from the moment that you set out on your journey from your home to the moment when you return to your home. The insurance is never valid for more than 180 days.

2.1.5 WHEN ARE YOU NOT INSURED?

You are not insured if:

- you perform work during your trip that is associated with exceptional risks;
- you travel to family or friends in the Netherlands, or stay with them;
- your damage is the result of:
 - sailing solo at sea or competition sailing at sea;
 - ski jumping or speed-skiing;
 - preparation for or participation in races with motorised vehicles;
 - Alpine skiing or snowboarding. If you have taken out extra insurance for the Skiing and Snowboarding cover, you are insured for this. If your planned trip does not include Alpine skiing or snowboarding, but an opportunity arises for this unexpectedly and you spend no more than half a day on this activity then you are also insured for this.
- your damage is the result of an activity that is exceptionally hazardous or high-risk;
- the entire duration of the trip (outward journey, stay and homeward journey) is not covered.

You are also not insured if your trip exceeds the final date of your insurance contract. The final date is shown on your policy sheet. If you are unexpectedly forced to exceed the final date and that delay is due to an incident that is covered by this insurance policy, the insurance remains valid until the first possible moment that you and/or your luggage return home.

2.2 PERSONAL ASSISTANCE

2.2.1 WHAT IS INSURED?

You are insured for assistance for persons if you or another insured person needs assistance due to a serious illness, serious injury caused by an accident, or your own decease or that of your travel companion or next of kind due to a natural disaster.

SOS International provides this assistance via the Europeesche Help Line, telephone number: +31 20 65 15 777.

2.2.2 WHAT DOES THE EUROPEESCHE HELP LINE ARRANGE?

If, in the view of the Europeesche Help Line, assistance is needed, the Europeesche Help Line arranges:

- your transportation to the destination or your home;
- your search, rescue or salvage;
- the travel of one person for necessary support. If you are travelling alone and find yourself in a very serious situation, you can arrange for a maximum of two people to travel to you, by agreement with the Europeesche Help Line;
- dispatch of medicines, but only if these may be dispatched;
- your replacement accommodation;
- payment guarantees for the hospital;
- the transfer of funds in emergencies;
- medical advice. The Europeesche Help Line provides advice and helps you to find a good doctor or medical service.

If you or a co-insured are taken home with the aid of the Europeesche Help Line, not all co-insureds can automatically accompany you or the co-insured on the journey home. You determine the need for and the urgency of this by agreement with the Europeesche Help Line.

2.2.3 WHAT DO WE PAY COMPENSATION FOR?

We reimburse the cost price of the provision of assistance. If we or the Europeesche Help Line have paid advances to you, you must repay these as soon as possible after your return home.

2.3 UNFORESEEN EXTRA COSTS

You are insured for the unforeseen extra costs that you have to incur if something goes wrong on your trip. We reimburse these if you have incurred them by agreement and with the approval of Europeesche or the Europeesche Help Line.

2.3.1 WHAT IS INSURED?

You are insured for the unforeseen and necessary extra travel and accommodation costs that you have to incur if you have to return to your home town early or are forced to stay longer somewhere during your trip, but only if you have to incur these costs due to:

- decease, serious illness or serious accident suffered by you or a co-insured;
- the decease, serious illness or serious accident of a travel companion, but only if the travel insurance of that travel companion does not cover the necessary extra travel and accommodation expenses of that travel companion;

- attendance of a funeral or cremation in the Netherlands of a person who shared your home or a direct family member who did not travel with you;
- serious illness or a serious accident suffered by a person who did not travel with you and who is a direct family member or your deputy;
- serious illness or a serious accident suffered by a family member in the first or second degree of your travel companion;
- extreme weather conditions, a natural disaster or a strike that makes your return journey impossible;
- material damage to your home or business, urgently requiring your presence at home.

The costs for rescue, assistance or transportation from ski slopes are only insured if you have co-insured Skiing and Snowboarding and Medical Expenses.

You are also insured for:

- reasonable travel and accommodation expenses for one person who provides you with necessary support if you are travelling alone and are admitted to hospital. This person is then also insured under this policy. In very serious situations, this insurance can also apply for two persons. This could include the travel of both parents in the case of a seriously ill child, for instance;
- reasonable travel and accommodation expenses for one person who provides necessary support if you or a co-insured die abroad. This person is then also insured under this policy;
- the costs that must be incurred if a search or rescue operation has to be conducted for you.

If you or a co-insured die during a foreign trip, we will reimburse the costs of transporting the body to the Netherlands even if the decease is due to an incident which is not insured.

If you returned to the Netherlands early, by agreement with the Europeesche Help Line, due to an insured incident, and you can return to your destination within the duration of the trip originally planned, we will also reimburse the reasonable costs of your return journey. This must involve a remaining stay of at least seven days.

2.3.2 WHAT IS NOT INSURED?

We do not reimburse the following costs:

- Costs that you incur without obtaining the advance consent of Europeesche or the Europeesche Help Line.
- Costs that you would normally have incurred, such as travel expenses and cost of living expenses.
- Unreasonably high travel and/or accommodation expenses, such as extremely high taxi costs or a very luxurious hotel.

2.3.3 WHAT DO WE PAY COMPENSATION FOR?

We reimburse the full amounts for:

- personal assistance;
- search operations, even if these are the result of a non-insured incident;
- transportation of a body. If you opt for a burial or cremation at your holiday address, we reimburse the travel and accommodation expenses for the attendance of persons who share your home and family members, but the maximum amount that we reimburse for this is equal to the costs of transportation of the body to the Netherlands;
- extra travel and accommodation expenses in connection with a longer stay at your holiday address due to illness, decease or an accident;
- extra travel and accommodation expenses in connection with an earlier return to your home town;
- extra travel and accommodation expenses due to extreme weather conditions, a natural disaster or a strike, as a result of which you travel home later than planned. We reimburse these costs only if your shipper or airline company offers you no alternative.

We reduce the reimbursement of accommodation expenses by 10% if these are normal costs of living expenses that you save.

We reimburse a maximum of:

- €450 in connection with extra costs incurred during the trip as a result of a natural disaster;
- €250 for hospital visits during the trip by or for travelling companions insured with us.

Important: we reimburse these costs only if you have incurred them by agreement and with the approval of Europeesche or the Europeesche Help Line.

2.4 TELEPHONE COSTS

2.4.1 WHAT IS INSURED?

You are insured for telephone costs and other telecommunication costs that you incur in connection with an insured incident.

2.4.2 WHAT DO WE PAY COMPENSATION FOR?

Your maximum reimbursement depends on the type of insurance that you have chosen. The insured amounts are shown in the review of cover on page 3. Your policy sheet states which type of insurance you have chosen. Telephone costs that you incurred when you called Europeesche or the Europeesche Help Line will be reimbursed in full.

2.5 DAMAGE TO HOLIDAY ACCOMMODATION

2.5.1 WHAT IS INSURED?

- You are insured for damage to the holiday accommodation that you have rented, inventory, toys and a private swimming pool in the garden of the holiday accommodation. If you lose the key and a safe or the door of the rented holiday accommodation has to be broken into, you are also insured for these damages.

2.5.2 WHAT DO WE PAY COMPENSATION FOR?

You receive compensation if you are liable for the damage and can provide proof of payment for the damages to the owner of the holiday accommodation. The damage must exceed €25. Your maximum reimbursement depends on the type of insurance that you have chosen. The insured amounts are shown in the review of cover on page 3. Your policy sheet states which type of insurance you have chosen.

2.6 LUGGAGE

Your luggage is insured if this cover is shown on your policy sheet and you have paid premiums for this. If you opted for the Optimal Travel Insurance, Luggage is co-insured as a standard provision.

2.6.1 WHAT IS INSURED?

You are insured against damages arising through theft, damage or loss of your luggage or travel documents. The following also applies:

- If your luggage arrives at your travel destination later than intended, you may buy necessary clothing and toiletries at reasonable costs. This does not apply if you have already returned home.
- Your luggage is also insured if, against your wishes, it arrives at your home in the Netherlands later than the intended final date.
- If your luggage is found again after theft or loss, we reimburse the costs of shipping this luggage to your home address.
- If you can no longer sleep in your tent because it is damaged due to an unforeseen incident such as theft, forest fires or a whirlwind, we will reimburse you for the damage to the tent and the costs of renting a replacement tent.
- Langlauf articles rented abroad are also insured.
- We reimburse the travel and accommodation expenses that you have to incur in order to obtain new travel documents following loss or theft during your trip.

2.6.2 WHAT ARE YOUR OBLIGATIONS?

You have the following obligations:

- You must show that the missing or damaged luggage was in your possession. This is possible with e.g. receipts or bank statements.
- If your baggage is lost or damaged while you are travelling by air, rail, ship or bus, you must report this to the carrier without delay and ask for a report to be drawn up. You must send this report to us.
- In the event of theft or loss, you must request a police report (statement). You must send this report to us.

2.6.3 WHAT IS NOT INSURED?

Cover is not provided for the following under this cover:

- cash. Have you co-insured the loss or theft of cash? Then cash is insured to a maximum of €500;
- (the balance on) cards, coupons and bank cards;
- motor vehicles, trailers, mopeds, scooters and accessories and appliances for these. Cycle holders and roof cases are insured;
- vessels, aircraft and accessories and appliances for these;
- parachutes and paragliders, with accessories;
- skiing and snowboarding equipment. If you have co-insured Skiing and Snowboarding, this equipment is insured;
- valuable goods that you have not taken as hand luggage in an aircraft, bus, ship or train;
- valuable goods and travel documents that you have left behind unguarded;
- entrance tickets and the like that you do not need during your journey;
- damage through wear and tear;
- damage to computer software or files;
- antiques, works of art or collectable objects;
- scratches or disfigurements, unless these mean that the object can no longer be used for the purpose for which it is intended;
- damage through a defect in the object, such as a production defect;
- extra damages arising through theft, loss or damage to your goods. If you had to buy goods because your luggage arrived late at your destination or you had to incur extra travel and accommodation expenses because you had to obtain a new travel document during your trip, these costs will be reimbursed as long as they are reasonable;
- damage through slow environmental, sun or weather effects, such as rust or rotting;
- theft of travel documents from a vehicle;
- theft of valuable goods from a vehicle;
- theft of luggage from a vehicle, unless:
 - the vehicle was properly locked and there are traces of forced entry; and
 - the luggage was placed in a separate, locked (boot) area in the vehicle, and
 - the luggage was covered with a plank, soft cover or other proper provision as a result of which the luggage was not visible; or
 - the theft took place during a brief rest or meal break during your journey;
 - a camper or van was involved, which was parked at a camp site at the time of the theft;

- theft of valuable goods from inside a vehicle, unless:
 - you comply with the conditions in the above paragraph;
 - the vehicle was not parked in the overnight stay car park when the theft took place. In that case, you must store valuables in the overnight accommodation.

If you were sleeping in a tent, theft of valuables from a vehicle is also covered. This applies only if you placed these goods here for safety purposes. Furthermore, the vehicle must have been locked properly. The valuable goods may not be visible from outside and must be placed in a separate, locked (boot) area. You can prove any theft by the presence of signs of forced entry.

2.6.4 WHAT DO WE PAY COMPENSATION FOR?

If your goods were less than a year old, we pay the new value in the event of theft, loss or irreparable damage. If you opted for the Optimal Travel Insurance, your goods up to two years old are insured for the new value. For older goods, the current market value is reimbursed. The current market value is calculated on the basis of a depreciation list. This list is posted on our website: <http://bit.ly/afschrijvingslijst>.

Our maximum reimbursement depends on the type of insurance you have chosen. This is shown on your policy sheet. The insured amounts are shown in the review of cover on page 3.

2.7 MONEY

Cash is insured if this cover is shown on your policy sheet and you have paid premiums for this. If you opted for the Optimal Travel Insurance, Cash is co-insured as a standard provision.

2.7.1 WHAT IS INSURED?

You are insured against damages arising through the theft or loss of your cash.

2.7.2 WHAT IS NOT INSURED?

Theft of cash from a vehicle is not insured.

2.7.3 WHAT DO WE PAY COMPENSATION FOR?

We reimburse a maximum of €500 per person.

2.8 MEDICAL EXPENSES

Medical expenses are insured if this cover is shown in your policy sheet and you have paid premiums for this. If you opted for the Optimal Travel Insurance, Medical Expenses are co-insured as a standard provision.

IMPORTANT TO KNOW

- This cover offers a **supplement** to the statutory Dutch healthcare insurance. This means that this cover reimburses only what your health insurance does not cover, or does not cover sufficiently.
- If you do not have statutory Dutch health insurance, or your health insurance does not provide cover in the country, location or institution in which you had to incur medical expenses, or does not do so for the reasons for which you are travelling, you will not receive any reimbursement through this cover either.
- We may ask you to authorise us to request your medical details.
- We reimburse these expenses only if you can provide one of the following forms of evidence:
 - the benefit notice from your health insurer, with copies of the invoices;
 - the original medical invoices.

2.8.1 WHAT IS INSURED?

You are insured for the costs of:

- medically necessary medical care;
- medically necessary dental care for your natural teeth;
- extra travel expenses that you incur for travel to and from the institution that provides the care.

The need for this medical care arose during your trip and you could not have foreseen it when you began your trip. This necessary medical care must be provided by a recognised and authorised care provider.

2.8.2 QUALITY OF MEDICAL CARE

We wish to guarantee the quality of medical care and good cooperation with hospitals and doctors. This is why we designate the hospitals and doctors by which you must be treated.

2.8.3 CONTACT WITH THE HELP LINE

Do you need help? If possible, first contact the Europeesche Help Line via telephone number +31 20 651 57 77.

2.8.4 WHAT IS NOT INSURED?

The cover for Medical Expenses does not cover the following:

- the voluntary first risk element for your health insurance;
- medical care resulting from Alpine skiing or snowboarding. If you have co-insured Skiing and Snowboarding, this care is covered;
- treatments, examinations, medicines and bandages that are not prescribed by authorised doctors;
- medical care in a private clinic, unless you have agreed this with the Europeesche Help Line;

- dental treatment or repair of artificial elements in your teeth, such as crowns, false teeth and dentures.

We also do not reimburse costs of medical and dental care if:

- the purpose of your trip was to undergo that treatment abroad. If the treatment has medical consequences, we do not reimburse the costs of those consequences;
- the need for the treatment did not arise during the trip.

2.8.5 WHAT DO WE PAY COMPENSATION FOR?

We pay compensation for the following:

- For medical care, we reimburse the cost price in addition to a Dutch health insurance.
- The maximum amount that we reimburse for dental care depends on the form of insurance you have chosen. The insured amounts are shown in the review of cover on page 3. Your policy sheet states which type of insurance you have chosen.
- If you incurred necessary travel expenses for travel to and from the location where the medical treatment took place, you will receive a kilometre allowance in accordance with the injury guidelines (see www.deletselschaderaad.nl).

2.9 TRAVEL LEGAL AID

Legal aid during your trip insured is this cover is shown on your policy sheet and you have paid premiums for this. If you opted for the Optimal Travel Insurance, cover for Travel Legal Aid is co-insured as a standard provision.

For this cover, we have contracted an agreement with DAS Nederlandse Rechtsbijstand Verzekeringsmaatschappij N.V. This means that DAS provides the legal assistance for us and grants legal aid.

2.9.1 WHAT DO WE MEAN BY ...?

Incident: an incident or series of incidents that ultimately led to the dispute and that can be regarded as a cause of this.

Mutual dispute: a dispute between two insured persons who can both claim cover under this insurance policy in the same case.

Legal aid: the representation of your legal interests if you have a legal difference of opinion (a dispute) with one or more other parties. DAS does this by e.g.:

- advising you on your legal position and the viability of your case;
- defending you against criminal law and other claims;
- submitting and defending petitions and appeals on your behalf;
- implementing decisions or court judgements;
- reimbursing or advancing the costs of legal aid.

2.9.2 WHO IS INSURED?

The following persons are insured:

- you, as the policyholder;
- the persons who are insured or co-insured on your travel policy;
- the surviving dependants of an insured person, but only if the insured person died as a result of an incident which is insured under this legal aid insurance. Surviving dependants then receive legal aid in claiming benefits for the cost of living and the funeral costs. They are entitled to this pursuant to Article 6:108 of the Dutch Civil Code.

2.9.3 WHAT IS INSURED?

As a private individual, you are insured for legal aid in the event of a legal difference of opinion (a dispute) in cases between individuals. If the dispute relates to your activities for a company, you are not insured for this.

The dispute arose through an incident that took place during a journey that was insured by this travel insurance policy. The dispute concerns:

- damage caused to your property by another person, for which he/she is liable;
- a criminal case that is filed against you;
- a contract that you entered into before this trip.

You receive legal aid if there is a dispute, or a dispute threatens to arise, but only if you are insured at the time when:

- the incident giving rise to the dispute took place;
- the dispute arose;
- you need the legal aid for the first time.

Did you know at the time you contracted the cover that you would become involved in a dispute or would need legal aid? In that case you are not insured.

Is the dispute a mutual dispute? Then the following applies:

- In a dispute between yourself (the policyholder) and another person (an insured), only you receive the legal aid.
- In a dispute between two other insured persons, you (as the policyholder) decide which of them will receive legal aid.

Did the incident giving rise to the dispute take place before you contracted the cover? Can you prove that you did not or could not have known this? Then we do not regard the incident as the cause of the dispute, and you are insured for this.

Do you have several disputes that are related or in which the same incident is the cause? Then we view all these disputes together as a single dispute

DAS processes a dispute only if the financial interest is €125 or more.

2.9.4 WHEN ARE YOU INSURED?

Have you recently contracted the Travel Legal Aid cover? Then you must take account of a waiting time. DAS does not provide legal aid if the dispute arises within three months of the commencement date of the cover.

In two situations, you will not have a waiting time and can receive legal aid right away. This is the case if:

- the Travel Legal Aid cover immediately follows a similar insurance policy in which you enjoyed the same rights to legal aid;
- on contracting the cover you could not have foreseen that the dispute would arise. DAS may ask you to prove this.

2.9.5 WHERE ARE YOU INSURED?

You are insured in the insurance region of your travel insurance. You are insured here for legal differences of opinion. You are only insured if the court of the relevant country is competent and the law of that country applies.

2.9.6 WHAT WILL BE REIMBURSED?

You receive legal aid in your dispute from experts employed by DAS. You will be reimbursed for the costs of these employees in full. In addition, we reimburse the following for each dispute, up to a maximum of €25,000:

- the reasonable and necessary costs of an expert who is not employed by DAS and that DAS has deployed for you;
- the costs of a mediator that DAS has deployed for you, but only if these costs were essential for the mediation. DAS reimburses only your share of the costs;
- the costs of witnesses in legal proceedings, but only if the court approved the hearing of these people as witnesses;
- legal fees for a court case that the court ordered you to pay;
- travel and accommodation expenses that you incurred because you had to appear in a foreign court, but only if your attorney said that you indeed had to appear there and also only if you discussed these costs with DAS in advance;
- costs that you incurred in order to (arrange to) execute a court decision.

If you have to pay a deposit for your release or in order to recover your passport, driving licence or navigation licence, or in order to lift the garnishment of your goods, DAS will pay that deposit, up to a maximum of €12,500, but only if the deposit has to be paid to a competent government body. If the amount of the deposit is returned, you must repay this to DAS as soon as possible. If the amount of the deposit is not returned you must repay the amount within one year.

If you cannot recover the damage from the party that is liable for this, because that party is unable to pay, DAS will reimburse the damage up to a maximum of €750, but only if the damage amounts to at least €125.

If the handling of the dispute is too expensive or costs too much time, DAS may decide to grant you an amount and settle the case in that way. That amount will then be equal to the damage that you suffered.

2.9.7 WHAT IS NOT INSURED?

You will receive no legal aid:

- if you report the dispute to DAS at such a late stage that it would cost DAS more or DAS would have to make a greater effort to provide legal aid;
- if you commit fraud by failing to tell the truth or providing incomplete information regarding damage, an accident or an incident. You also commit fraud if another person does this on your behalf;
- if you have a fiscal dispute. These are disputes with the Tax and Customs Administration concerning levies, charges, import duties and the like;
- if you deliberately prevented the dispute from coming to court when you could have done so without any disadvantage to yourself;
- if you deliberately caused the dispute in order to gain benefits (that you would not otherwise have had);
- if you are involved in criminal proceedings in which you (deliberately) broke the law or in which you are accused of (deliberately) committing a crime. If it is established after the event that you did not (deliberately) break the law or deliberately commit a crime, DAS will reimburse the costs of criminal proceedings. This must then concern the costs of an attorney who defended you in the criminal proceedings;
- if you have a dispute with DAS. If a final decision is handed down in your favour, DAS will reimburse the reasonable costs of legal aid after all;
- if you have a dispute that arose because you guarantee obligations of other parties, or if this arose because a claim or an obligation of another party was transferred to you;
- if you wish to defend yourself because someone holds you liable for damage that you caused by acting unlawfully;
- in disputes resulting from a natural disaster, acts of war or sabotage;
- in disputes arising as a result of a nuclear reaction. There are two exceptions to this:
 - you will receive legal aid if the nuclear reaction relates to radioactive nuclides (a nuclide is a type of atom) outside a nuclear plant and if these nuclides were intended for industrial, commercial, agricultural, medical, educational or research purposes or non-military security purposes;

- you will receive legal aid if the government has issued a licence for the production, use, storage and removal of radioactive substances. You will only receive reimbursement if, by law, no one else is liable for the damages. This is laid down in the Liability for Nuclear Accidents Act (Government Gazette 1979-225). 'Nuclear installation' refers to a nuclear installation within the meaning of this Act or on board a vessel.

2.9.8 HOW DO WE SETTLE YOUR DAMAGES?

For this cover, we have contracted an agreement with DAS Nederlandse Rechtsbijstand Verzekeringsmaatschappij N.V., registered in Amsterdam, Chamber of Commerce number 33110754.

DAS studies feasibility

DAS will inform you of the feasibility of your dispute and consult you on the approach. If DAS no longer sees any reasonable chance of achieving the desired result, DAS will provide no further legal aid.

Other parties involved

It is sometimes wise in a dispute to act collectively with (a number of) other interested parties via an external expert. You must ask DAS's consent for this. If DAS agrees to this, it will reimburse the costs of legal aid. This takes place by considering the costs that the interested parties have jointly incurred and dividing these by the number of interested parties. DAS will reimburse your share.

Provision of legal aid

DAS provides the legal aid itself. But DAS may also decide to deploy an expert (such as an attorney) who is not on DAS's payroll. This expert will then provide all or part of the legal aid. Only DAS may give instructions to this expert, on your behalf.

In some cases you may choose the attorney to which DAS issues the instructions yourself. This occurs if:

- DAS opts to deploy an attorney to represent your interests in proceedings in a district or administrative court;
- the other party is also insured for legal aid and must be supported by DAS.

The attorney that you select must be established in the country in which the case is heard. If DAS deploys an external expert (attorney), the following rules apply:

- In a case before a Dutch court, the attorney must be registered in the Netherlands or have an office in the Netherlands.
- In a case before a foreign court, the attorney must be registered in that country.
- DAS will always instruct the attorney on your behalf. By contracting this cover, you have automatically granted DAS permission for this. You cannot withdraw this permission.
- DAS is not required to deploy more than one external expert in any one dispute.
- If an attorney has been deployed, DAS's role remains confined to paying his/her costs in accordance with the conditions of this cover.

What should you do in the event of a dispute or complaint about DAS?

If you cannot reach agreement with DAS on the approach to a dispute, you can present the dispute to an attorney. You can explain your views to the attorney yourself. The costs will be borne by DAS and the attorney's opinion is binding to DAS. DAS will then handle the case in the manner decided by the attorney.

If you do not agree with the attorney's view, you can also give notice that you would prefer to continue the case at your own risk and expense. If the court then finds the case entirely or partially in your favour, DAS will pay you the reasonable and customary costs of legal aid that you incurred in arrears.

If DAS transfers your case to an external expert, this may not be the attorney that gave the binding opinion, or members of his/her firm.

This dispute regulation does not apply if you have a difference of opinion with an external expert.

When is DAS liable?

If you believe that you have suffered damages through or as a result of the legal aid by DAS, you can hold DAS liable for this. DAS has contracted professional liability insurance. DAS's liability is limited to the amount that can be claimed through this insurance, plus a first risk element. You can view a copy of this insurance policy at DAS.

Neither we nor DAS are liable for damages arising through or in connection with the work of an external expert deployed by DAS.

Complaints procedure for legal aid insurance

If you have a complaint concerning how DAS provided legal aid, you can submit a complaint to DAS (PO Box 23000, 1100 DM Amsterdam, the Netherlands). If you do not believe that DAS has settled your complaint satisfactorily, you can submit your complaint to Financial Services Complaints

Institute (Kifid), PO Box 93257, 2509 AG The Hague, the Netherlands. Or call: 0900 355 2248 (Netherlands only). Do this within three months of receiving a final response from DAS. If you do not wish to make use of these complaints procedures, you can submit the dispute to the competent court.

What do we expect of you?

If you have a dispute, you should report this to DAS as soon as possible after it arises. We also expect you to cooperate with DAS and/or the external expert deployed by DAS, who will start work for you. This means that you:

- provide all information and documents that may be important;
- show the scale of the dispute and your interest in this (in financial terms), on request;
- consent to DAS receiving or viewing information on your case if DAS has deployed an expert who is not employed at DAS;
- cooperate with a request to act as a 'civil party' in criminal proceedings;
- cooperate in recovering the costs of legal aid from another party;
- refrain from action that is detrimental to the legal aid or to the interests of DAS.

You must repay costs that are reimbursed twice

If you receive money for the costs that DAS has already paid you an advance for, you must repay this payment to DAS. The same applies for legal costs that you receive pursuant to a final court decision and to out-of-court costs paid to you.

When is an expert report necessary?

Is it unclear whether you have a dispute? You must then demonstrate this. This can be done through a report by an expert. That report must state who has caused the dispute, how it arose, and what the consequences of this are for you. If the report clearly shows that you have a dispute, DAS will reimburse you for the costs of the report.

2.10 ACCIDENT COVER

Accidents are insured if this cover is shown in your policy sheet and you have paid premiums for this.

2.10.1 WHAT IS INSURED?

- You will receive compensation through this cover if you or a co-insured die or become permanently disabled as a result of an accident during a trip.
- If we have not yet determined which benefits you will receive for disablement within one year of the report of the accident, we will also pay you interest at the statutory rate. You will receive this interest from the 365th day after the report of the accident until we finally determine your disablement.

2.10.2 WHAT IS NOT INSURED?

You are not insured if:

- the accident was caused because you ignored a prohibition or a warning;
- the accident was caused partly or fully by an illness that you suffer, because you were in an abnormal physical or mental condition, such as e.g. a psychosis or a burn-out;
- the accident was caused while you were skiing or snowboarding. If you have co-insured Skiing and Snowboarding, the accident is insured;
- the accident was caused partly or fully because you had consumed alcohol or narcotic or intoxicant substances or similar drugs.

2.10.3 WHAT DO WE PAY COMPENSATION FOR?

Our maximum reimbursement depends of the type of insurance you have chosen. The insured amounts are shown in the review of cover on page 3. Your policy sheet states which type of insurance you have chosen. Are you entitled to payment of interest at the legal rate? We will then pay this up to a maximum of 4%.

If you wish to know how much we pay for which type of injury, see the review at our website: www.europeesche.nl/ongevallendekking. We assume here that you lose organs or body parts entirely, or that you are no longer able to use them fully. The total benefits never exceed 100% of the insured amount.

2.11 SKIING AND SNOWBOARDING

Skiing and snowboarding are insured if this cover is shown in your policy sheet and you have paid premiums for this.

2.11.1 WHAT IS INSURED?

Damage arising while skiing and snowboarding is insured. The damages covered depend on the type of cover that you have chosen. This is shown on your policy sheet. Have you co-insured luggage? The following is then insured for the amounts shown in the review of cover on page 3:

- skiing and snowboarding equipment;
- winter sports articles rented abroad;
- costs of ski passes, skiing lessons, rented skiing equipment, if you can no longer make use of these there due to an accident or early return. We will then only reimburse the costs of the unused days.

2.11.2 WHAT IS NOT INSURED?

- If you ignore warnings or prohibitions on or around the slopes, the consequences of this are not insured;
- If only your ski sticks, ties, the sole or the sides of your skis or snowboard are damaged, you will receive no reimbursement for this, unless this damage makes further use impossible.

2.11.3 FIRST RISK

The first risk element for skiing and snowboarding equipment is the same as the first risk element for luggage. See the review of cover on page 3.

2.12 ASSISTANCE AND VEHICLE RENTAL

Assistance and vehicle rentals are insured if this cover is shown in your policy and you have paid premiums for this.

IMPORTANT TO KNOW

- Cover for Assistance and Vehicle Rental is only possible for vehicles with a Dutch registration number. It must be possible to drive this vehicle with an A, B or BE driving licence.
- If you wish to rent a (replacement) car, motorcycle or camper, you will need a credit card.
- Always arrange a replacement vehicle by agreement with the Europeesche Help Line, via telephone number +31 20 651 57 77.

2.12.1 WHERE ARE YOU INSURED?

You are insured in Europe.

2.12.2 WHAT IS INSURED?

You are insured for assistance via the Europeesche Help Line if:

- you are unable to continue your journey due to an unforeseen breakdown or accident with your vehicle during the journey;
- during the journey, the driver is unable to drive due to illness, injury or decease and no other member of your travel group is able to drive the vehicle.

You are insured for a replacement vehicle if your vehicle:

- breaks down within seven days of your departure abroad due to an external problem and as a result, you cannot use your vehicle within two working days after the original departure date. An 'external problem' is e.g. a collision, a storm or theft;
- breaks down during the trip following an unforeseen and uncertain event and cannot be used again within two working days.

If you have to incur extra accommodation costs during your trip abroad due to the breakdown of your vehicle, we reimburse these costs.

2.12.3 WHAT IS NOT INSURED?

You will not receive any assistance or reimbursement for the rental of a replacement vehicle if:

- you do not comply with the statutory requirements, such as an MOT certificate and a valid driving licence;
- your vehicle breaks down due to poor or inadequate maintenance;
- you have overloaded the camper, caravan, collapsible trailer or trailer.

2.12.4 WHAT DOES THE EUROPEESCHE HELP LINE DO?

If necessary, the Europeesche Help Line arranges:

- transportation of the vehicle and your luggage to your destination or to your home in the Netherlands;
- a replacement driver;
- storage, security, parking and transportation of your vehicle and your luggage;
- dispatch of necessary parts for the repair of your vehicle;
- scrapping or importation if the vehicle must be left behind in a foreign country.

2.12.5 WHAT DO WE PAY COMPENSATION FOR?

We reimburse a maximum of:

- the costs of assistance: cost price;
- transportation of the vehicle to a location of your choice in the Netherlands: cost price;
- storage and security, parking and transportation of the vehicle and your luggage to the nearest garage up to €1,000;
- labour charges for roadside repairs up to €150;
- costs for dispatch of parts up to €150.

The costs that you incur for replacement transportation must be logical and reasonable. You are entitled to a replacement vehicle. We aim to provide a replacement vehicle similar to your own vehicle.

Within your planned travel period, you are entitled to:

- a replacement vehicle for a maximum of 30 days;
- €125 per day for a replacement vehicle, per vehicle;
- €250 for extra travel costs that you incur if you bring or collect the car or camper and have to travel for this by train, bus or taxi;
- €1,000 for extra travel expenses if you do not make use of a replacement vehicle. We only reimburse these costs if you have received consent for this from the Europeesche Help Line;
- €100 per policy for telephone costs if you incur these in relation to this cover;
- €75 per person per day for necessary extra accommodation costs, for a maximum of 10 days.

2.12.6 WHAT DO WE PAY NO COMPENSATION FOR?

- We do not compensate any costs for self-repairs and the parts required for this.
- Costs that you would normally incur, such as costs of living expenses. In that case, we deduct a maximum of 10% from your accommodation costs.

2.13 EXTRA SPORTS EQUIPMENT

Extra sports equipment is insured if this cover is shown in your policy sheet and you have paid premiums for this. You can only opt for this cover if you have also insured your luggage.

2.13.1 WHAT DO WE MEAN BY ... ?

Sports equipment: the equipment and accessories for the following sports:

- | | |
|--------------------------------------|-------------------------------|
| ○ racquet and ball sports | ○ winter sports |
| ○ climbing and mountaineering sports | ○ diving |
| ○ golf | ○ equestrian sports |
| ○ attack and defence sports | ○ archery and crossbow sports |
| ○ inline skating and skeelering | ○ surfing |
| ○ windsurfing and canoeing | ○ walking and cycling |

The sports equipment must, for personal use:

- have been brought;
- purchased during the trip;
- sent in advance or in arrears during the term of the cover.

2.13.2 WHAT ARE YOU INSURED FOR?

You are insured against damages due to theft, damage to and loss of your sports equipment, including if you rented this outside the Netherlands. If your sports equipment is found again after loss or theft, we reimburse the costs of shipping the sports equipment to your home address.

2.13.3 WHAT DO WE PAY COMPENSATION FOR?

In addition to the amount insured for your luggage, you are insured for up to €2,500. If your sports equipment is less than a year old, we will pay compensation for theft, loss or irreparable damage at the new value. If your sports equipment is more than a year old, we will reimburse the current market value. The current market value is calculated on the basis of a depreciation list. This list is posted on our website: <http://bit.ly/afschrijvingslijst>.

2.13.4 WHEN DO YOU RECEIVE NO COMPENSATION?

We do not pay compensation if your sports equipment:

- is poorly maintained;
- is in bad condition;
- is overloaded.