

Short-term Cancellation Insurance

Information document regarding the insurance product



Company: Bovemij Verzekeringen, general insurer, licence: 12000483 (NL)

Product: Short-term Cancellation Insurance/ Short-term group cancellation insurance

This Insurance Card provides only a summary of the insurance coverage. In the policy's terms and conditions the details of the coverage and exclusions of the insurance are documented.

What type of insurance policy is this?

Are you unexpectedly unable to travel? Or do you need to break off a trip for one of the covered reasons? Then this insurance policy covers the cancellation costs up to a maximum of the travel sum you paid. This protects you against the cost of cancellation and unused travel days. This short-term policy starts on the purchasing date.



What is insured?

- ✓ This card shows the main cancellation reasons.

Health

- ✓ We pay out upon death, accident, serious illness or unexpected, necessary medical treatment, and if you are unable to travel due to pregnancy complications.

Family

- ✓ We pay out upon death, accident, serious illness or unexpected, necessary medical treatment of family up to the second degree.

Extra information

Family in the first degree are parents and children. Family in the second degree are brothers, sisters, grandparents and grandchildren. Family in the third degree are uncles, aunts and children of brothers and sisters.

Work

- ✓ We pay out if you cancel your trip for reasons such as getting a new job after being unemployed, or redundancy not attributable to your performance.

House

- ✓ We pay out if you cancel a trip because you were unexpectedly offered a rental home. We also pay out if you have to be at home due to damage incurred in your own home.

Self-organised trips

- ✓ Have you booked all components of your trip individually? If one component is unexpectedly not available and this affects the entire trip, then you are insured for a maximum of the cancellation costs for the other parts.



What is not covered?

- ✗ You are not insured in case of death or illness of friends or family in the 3rd degree. Or if the reason of cancellation could have been foreseen at the time of application.

Extra information

- ✗ Family in the first degree are parents and children. Family in the second degree are brothers, sisters, grandparents and grandchildren. Family in the third degree are uncles, aunts and children of brothers and sisters.

Natural disasters at the travel destination

- ✗ Cancellation due to natural disasters, epidemics or attacks in the destination country is not insured. Sometimes The Contingency Fund reimburses (part of) such costs. Travel advice is issued by the government.



Are there any exclusions?

- ! If you cancel the trip for a reason that is not in the conditions, this insurance offers no coverage.

Maximum reimbursement

- ! We reimburse the cancellation costs up to the maximum insured travel sum.



Where am I covered?

- ✓ You always have European coverage.



What are my obligations?

If you apply for this insurance policy, you must answer our questions truthfully. You must make a maximum effort to prevent and limit the damage. Inform us as soon as possible when changes in your situation occur.

Extra information

For group cancellation insurance, you are required to provide the list of names of people in your travel company. Look in the conditions for further information.



When and how do I pay?

You pay a premium on the travel sum. Payment can be made via the travel organisation where you book your trip or via direct debit.



When does my insurance start and end?

The insurance starts on the start date documented in your insurance policy and ends on the last day of the trip.



How do I cancel my contract?

The insurance policy automatically expires at the end of the trip.