

Short-term Cancellation Insurance

Information document regarding the insurance product

Company: Europeesche Verzekeringen, general insurer, licence: 12000478 (NL)

Product: Short-term Cancellation Insurance

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This Insurance Card provides only a summary of the insurance cover. The [policy terms and conditions](#) set out the exact details of the cover and exclusions.

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 covered?

- ✓ You are covered for the cancellation costs from the date of purchasing this policy. During travel, you are covered for travel days not used. 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, and upon death of a family member in the third degree. We also pay out if your long-term relationship or marriage unexpectedly ends.

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 or a newly constructed home. We also pay out if you have to be at home due to damage incurred in your own home or company.

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?

- ✗ If you want to cancel the trip for any reason not stated in the policy terms and conditions, this is not covered and you are not entitled to reimbursement. The All-Risk cover offers more comprehensive coverage.

Natural disasters at the travel destination

- ✗ Cancellation due to natural disasters, epidemics or attacks in the destination country is not insured. The Contingency Fund sometimes reimburses part of such costs.

Travel advice issued by the government

- ✗ Check if your destination has a negative travel advice issued by the Ministry of Foreign Affairs at the time of booking your trip. This is indicated with colour code red or orange. If yes, cancellation of your trip is not covered.



Are there any exclusions?

- ! If an incident or situation was already known before the insurance was contracted, the cancellation policy does not cover cancellation of your trip.

Maximum reimbursement

- ! We reimburse the cancellation costs up to a maximum of the travel sum insured. You generally insure the entire travel sum. The sum insured is shown on your policy schedule.

When do we not pay out?

- ! In the event of fraud, or if the reason of the cancellation was foreseeable at the time of applying for the insurance. Also if you do not fulfil your obligations in time, such as not reporting a loss in due time.

All-Risk Cancellation limitation

- ! You are not entitled to pay-out if you want to cancel or break off your trip for the following reasons: you no longer want to go, the weather conditions are not good, the travel organisation or airline went bankrupt, or in the event of a contingency covered by the Contingency Fund.

Optional: All-Risk Cancellation

You have an option of extra cover adding the All-Risk Cancellation. With this cover, you can cancel for any other unforeseen reasons in addition to the events set out in the policy. This exclusively concerns reasons not in your control. In such events, we reimburse a maximum of 75% of your cancellation costs.

Optional: Deputy

You may opt to co-insure a deputy. This may concern the person deputising for you at work. Or the person looking after your home or pet while you are travelling. If something happens to your deputy, you can cancel your trip or break off the trip early. Then you are entitled to reimbursement of the cancellation cost and/or the unused travel days.

**Where am I covered?**

✓ You always have worldwide cover.

**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. Report changes in your situation to us as soon as possible.

**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 set out in the 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.