

Dear client,

You hereby receive the General Contract Terms and Conditions for our Short-term Insurances and the General Terms and Conditions for our Short-term Cancellation Insurance. In order to ensure that you are well informed of what your insurance covers, we advise that you read these terms and conditions carefully.

You are well insured for your trip with cancellation insurance from the Europeesche. Below are a few tips and recommendations for when you travel.

DO YOU WANT TO CANCEL YOUR TRIP?

Contact the office where you booked the trip as soon as possible. Do this within three days in any event. Are you ill or have you had an accident? Ask the doctor whether you will still be able to travel, even if the departure date is still far in the future.

HOW DO YOU CLAIM A CANCELLATION?

Are you unable to travel as planned or have you had to miss vacation days? Report this to your travel or insurance adviser. Or to us using the claim form. You can download this form at www.europesche.nl. For quick processing, we ask that you describe the cancellation properly and fully and send along all original invoices, guarantee certificates, quotations, statements or other evidence.

We wish you a pleasant trip!

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These terms and conditions apply for all our Short-term Insurances

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1 WHEN DOES YOUR INSURANCE START AND END?

1.1 Your policy schedule lists the start and end dates of your insurance.

2 WHEN DO YOU HAVE TO PAY THE PREMIUM?

2.1 You must pay the premium before your insurance starts. As soon as coverage has started, no premiums may be refunded.

3 WHAT IS COMPENSATED IN THE EVENT OF DAMAGE CAUSED BY TERRORISM?

3.1 We compensate damage caused by terrorism in accordance with the 'Clauses Sheet on Terrorism Insurance with the Nederlandse Herverzekeringsmaatschappij voor Terrorisemeschaden N.V. (NHT)'. This states that we can limit damage compensation in the event of terrorism, malicious contamination and such cases. You can find more information at www.terrorisemeverzekerder.nl.

4 WHAT IS COMPENSATED IF YOU ARE DOUBLE INSURED?

4.1 An insured does not receive compensation for damage that he/she can recover (or could have recovered if he/she did not have this insurance) in one of the following ways:

- via an existing guarantee scheme or supply contract;
- via the law, a regulation or a provision;
- via another insurance held by you (via your employer, for instance) or another party (for example by a manufacturer, dealer or repairer).

This article does not apply to accident insurance.

5 WHAT MUST YOU STATE WHEN PURCHASING YOUR INSURANCE?

5.1 Our insurances are concluded on the terms and conditions below that apply for you and the other insureds on this insurance. Is the information in 5.2 and 5.3 entirely correct? If not, you must notify us of this within 14 days after receiving your policy schedule. If we discover

afterwards that your information is not correct, this could mean that you or another insured may not be entitled to damage compensation. If you or another insured has intentionally misled us, we have the right to terminate the insurance.

5.2 In the 8 years prior to concluding this insurance:

- we or another insurer have not cancelled any of your insurance;
- we or another insurer have not refused to conclude insurance with you or refused to change your insurance;
- we or another insurer have not imposed or presented you with restrictive or more onerous conditions or a higher premium.

5.3 In the 8 years prior to concluding this insurance, you have not been in contact with police or justice officials as a suspect of or for the execution of a punitive measure imposed for:

- theft, embezzlement, deceit, fraud, forgery or attempted theft;
- harm to others, such as destruction or damage, abuse, extortion or threats or a crime targeting a person's personal freedom or life or attempts to these ends;
- violation of the Weapons and Ammunition Act, Opium Act or Economic Offences Act.

6 WHEN CAN YOU NO LONGER DEMAND COMPENSATION?

6.1 Did we send you a letter in which we inform you that we have taken the final decision not to pay out any (further) compensation? In that case your claim on us expires 3 years after the date of that letter. This means that your claim is no longer valid by law at that point.

7 WITHIN WHAT TIME FRAME MUST YOU REPAY UNINSURED COSTS?

7.1 Did we pay costs for you that are not covered by the insurance? You must pay the invoice that we send for this within 30 days. If you fail to do so, we may engage a collection agency.

8 WHAT DO WE DO IN THE CASE OF FRAUD?

8.1 Trust is one of the basic assumptions in insurance. This trust is sometimes abused by committing fraud. We define fraud as the deliberate submission of a dishonest request for damage compensation, repair of damage or reimbursement.

For example:

- not giving an honest account of what happened;
- changing amounts on the purchase invoices;
- claiming more than the damage suffered;
- once again reporting a rejected damage claim;
- intentionally reporting incorrect information when applying for the insurance.

8.2 In the event of fraud, we take the following measures:

- we file a police report;
- we do not compensate the damage and any damage compensation already paid out is claimed back;
- we terminate the current insurance and the client who committed fraud may not purchase any insurance with us again;
- we enter the details of the client who committed fraud in one or more registers that are also accessible for other insurers.

8.3 If you or another insured has committed fraud, we or other companies of ASR Nederland N.V. have the right to immediately terminate any insurance you hold. Even insurance policies to which the fraud did not relate.

9 WHAT DO WE DO WITH YOUR PERSONAL DETAILS?

9.1 When applying for or changing insurance, you are asked for your personal details and possibly other information. We use this information to conclude an insurance contract with you and in order to be able to maintain that contract. We also use the information to prevent fraud and keep you informed of our products and services. These latter activities take place, in principle, via your travel or insurance adviser. The Code of Conduct for the Processing of Personal Data by Financial Institutions applies to the processing of the personal details. This code contains the rights and obligations of the parties in the event data is processed. You can request the full text from the information centre of the Dutch Association of Insurers, PO Box 93450, 2509 AL The Hague, telephone (070) 333 87 77.

9.2 We can consult your data and report these to the Stichting Centraal Informatie Systeem (CIS) in Zeist. We can do this because we want to manage risks and prevent fraud. The privacy regulations of the Stichting CIS apply (see www.stichtingcis.nl).

10 WHAT LAWS AND REGULATIONS APPLY FOR THIS AGREEMENT?

10.1 This insurance agreement is governed by the law of the Netherlands.

11 WHAT CAN YOU DO IF YOU HAVE A COMPLAINT?

11.1 If you are unhappy with this insurance or our service provision, you can submit a complaint to us. Send a letter or e-mail to the board of Europeesche Verzekeringen, PO Box 12920, 1100 AX Amsterdam, info@europeesche.nl.

11.2 Do you feel your complaint was not properly handled? Submit your complaint to the Financial Services Complaints Board (KiFiD), PO Box 93257, 2509 AG The Hague. Or call: 0900-355 22 48. Do this within 3 months after we have taken a final decision on your complaint.

11.3 Unable to reach a satisfactory resolution with us or KiFiD? In that case you can put your complaint before the competent court.

12 WHAT ADDRESS DO WE USE TO SEND YOU NOTIFICATIONS?

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

- the most recent address you have provided us;
- your travel or insurance adviser.

13 DEFINITIONS

The terms below are defined as follows in the terms and conditions:

Europeesche: Europeesche Verzekering Maatschappij N.V. Also referred to as 'we' and 'us'.

Policy schedule: The proof of insurance

Policy costs: Administrative costs for preparing an insurance policy.

Premium: The amount you pay for your insurance.

Renewal costs: Annually recurring administrative costs to renew the insurance.

Reclaim: The demand that compensation paid in excess or paid wrongly be repaid.

You: The policyholder: the person, institution, organisation, association or school that purchases the insurance. In the terms and conditions, we refer to the policyholder as 'you'.

Compensation: The claim amount or the costs of remedying damage, costs or losses.

Insured: The policyholder and any other persons cited on the policy schedule or in the terms and conditions.

Insurance: An agreement between an insurance company and a policyholder.

These terms and conditions are in supplement to our General Contract Terms and Conditions.

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1 WHO IS INSURED?

1.1 The people listed on the policy schedule as insureds are the insured parties.

2 WHERE ARE YOU INSURED?

2.1 You are insured throughout the world.

3 WHEN DOES THE COVERAGE OF YOUR CANCELLATION INSURANCE START?

Before travel: cancellation costs

3.1 The coverage for cancellation costs is valid from the moment that you have booked travel and until the moment for which the first reserved transport and/or accommodation is planned.

During travel: unused travel days

3.2 The coverage for unused travel days is valid from the moment that the travel starts until the moment that the travel ends. Did you make reservations for transport? In that case the coverage starts at the moment for which the first reserved transport is planned. The coverage ends at the moment that you have disembarked the last reserved means of transport.

4 WHAT ARE YOU INSURED FOR?

Before travel: cancellation costs

4.1 You are insured for the incidents cited in articles 4.2 to 4.16. The incident must take place during the term of your insurance and must have been unforeseen. You are

required to report the event immediately, but no later than within 3 working days, to the office where the trip was booked.

Death, illness or accident

4.2 You are insured for cancellation costs in the event of death, serious illness or serious injury due to an accident suffered by:

- you;
- a co-insured;
- a relative in the 1st or 2nd degree;
- a house mate;
- the substitute.

Pregnancy

4.3 You are insured for cancellation costs if you, your partner or the substitute becomes pregnant.

Presence at home necessary

4.4 You are insured for cancellation costs if material damage occurs to:

- your property, the property of a co-insured or the substitute;
- your rental property, the rental property of a co-insured or the substitute;
- the company where you, a co-insured or the substitute works, making it necessary for you (or the co-insured or the substitute) to be at home.

New home

4.5 You are insured for cancellation costs if you, a co-insured or the substitute unexpectedly receives a rental home or new-build home or must be present at the transfer of an existing home. You must be able to demonstrate that:

- the delivery or transfer of the home shall not take place more than 30 days before the start of the trip. And that the delivery or transfer shall not take place later than 30 days after the end of the trip; and
- the transfer of the existing home can only take place on that date; and
- the seller may decide when the home is delivered.

Medical treatment

- 4.6** You are insured for cancellation costs if you, a co-insured, a cohabiting partner, child living at home or the substitute must unexpectedly be taken to hospital. The medical treatment must be necessary.

Incapacity of foreign host

- 4.7** You are insured for cancellation costs if you cannot stay with your host because he/she has become seriously ill, seriously injured as the result of an accident, or has died. Your host must live abroad.

No vaccinations

- 4.8** You are insured for cancellation costs if a doctor orders that you or a co-insured may not be vaccinated. Your trip must involve travel to a country for which vaccination is mandatory however.

No visa

- 4.9** We reimburse the cancellation costs if you or a co-insured is unexpectedly not granted a visa for your holiday destination. The reason for your being refused a visa may not be your own fault.

Unemployment or new job

- 4.10** You are insured for cancellation costs if you become unemployed before the trip. You are only insured in this case if you were involuntarily dismissed and you had a permanent employment contract.

- 4.11** You are insured for cancellation costs if you or a co-insured accepts a new job before the trip. You are only insured in that case if:
- you were receiving unemployment benefits before taking the new job;
 - you have a contract for at least 20 hours per week;
 - the new job will last at least six months;
 - you must be present at your new employer on the days planned for travel.

Divorce

- 4.12** You are insured for cancellation costs if your or a co-insured's marriage or cohabitation contract is definitively dissolved.

Transport no longer available

- 4.13** You are insured for cancellation costs if the means of transport by which you or a co-insured was to travel abroad suffers damage. We only reimburse the cancellation costs if this damage was due to an external calamity, such as collision or theft. This does not cover car trouble, mechanical failure and such issues. The damage must also have occurred less than 30 days before departure.

Illness or accident befalling parents and children remaining at home

- 4.14** You are insured for cancellation costs if your or a co-insured's parent or child becomes ill or seriously injured as the result of an accident. Your parent or child must be in

need of urgent care. You or the co-insured must also be the only one who can provide this care.

Stolen or lost identity papers

- 4.15** You are insured for cancellation costs if your or a co-insured's passport or identity card is stolen or lost. You are only insured in this case if the theft or loss occurs on the day of departure. A theft must be reported to the police immediately. You must also demonstrate to us that you filed a report.

Travelling companion

- 4.16** You are insured for cancellation costs if an incident as described in 4.2 to 4.15 befalls a travelling companion. This is only the case however if your travelling companion purchased his/her own cancellation insurance for the trip and has received compensation for the particular incident.

Composite trip

- 4.17** If one part of your composite trip unexpectedly cannot take place, you are insured for cancellation costs for the other parts. This only applies if the transporter, letting party and/or travel organisation does not reimburse the cancellation costs and cannot provide a replacement. You will only receive this compensation if it states on your policy schedule that you insured the composite trip.

During travel: unused travel days

- 4.18** You are insured for unused travel days for the incidents cited in articles 4.19 and 4.21. The event must take place during the term of your insurance and the event must be unexpected and unforeseen.

Delayed departure

- 4.19** Are you travelling to your destination by plane, bus, train or boat? Did you depart the Netherlands later than planned or did you arrive at the first destination later because of an unforeseen delay? We compensate the damage if:
- the trip lasts longer than three days; and
 - the delay is at least 8 hours.
- We compensate the damage on the basis of the average travel sum per day. A delay:
- of 8 to 20 hours is regarded as 1 day;
 - of 20 to 32 hours is regarded as 2 days;
 - of more than 32 hours is regarded as 3 days.
- If you are departing from an airport within 100 km of the Dutch border, this is regarded as a departure from the Netherlands.

Hospitalisation

- 4.20** Have you or a co-insured unexpectedly been admitted to hospital? And does this admission last at least 1 night? In that case we reimburse a proportionate part of the total trip sum. Each night in hospital is regarded as 1 unused travel day. You and your co-insured family members are entitled to compensation.
- 4.21** Does your travelling companion need to be unexpectedly admitted to hospital? And does this admission last at least 1 night? In that case we reimburse a proportionate part of the total trip sum if:
- your travelling companion purchased his/her own cancellation insurance for the trip; and
 - your travelling companion received compensation for this incident.

Earlier return of you or a co-insured

- 4.22** Are you or a co-insured forced to return earlier than planned? In that case we reimburse a proportionate part of the trip sum. We only compensate the damage for the following uncertain events:
- upon the death, serious illness or serious accident of you or your family members in the 1st or 2nd degree or house mates;
 - if you or your partner suffers complications during pregnancy;
 - in the event of material damage to your property, rental home or the company where you work, which makes it necessary for you to be present at home;
 - if you, a co-insured, a cohabiting partner or a child living at home must unexpectedly undergo a medically necessary operation;
 - if you cannot stay with your host abroad because he/she has become seriously ill, seriously injured in an accident or has died. Your host must live abroad.

Earlier return by your travelling companion

- 4.23** Is your travelling companion unexpectedly forced to return to the Netherlands earlier than planned because of an event as described in 4.22? In that case we reimburse a proportionate part of the trip sum. We only compensate the damage if:
- your travelling companion purchased his/her own cancellation insurance for the trip; and
 - your travelling companion received compensation for this incident.
- A travelling companion is a person with whom you have booked a trip or accommodation. This person is not listed as an insured on your policy schedule, but does appear on the booking or reservation form.

Earlier return by the substitute

- 4.24** You are insured for an earlier return than planned if one of the following uncertain events befalls your substitute:
- upon the death, serious illness or serious accident of the substitute or his/her family members in the 1st or 2nd degree or his/her house mates;
 - if the substitute or his/her partner suffers complications during pregnancy;
 - in the event of material damage to the substitute's property, rental home or the company where he/she works, which makes it necessary for him/her to be present at home;
 - if the substitute, his/her cohabiting partner or his/her child living at home must unexpectedly undergo a medically necessary operation.

You are only insured for earlier return in this case if the substitute's name is known to us and appears on your policy schedule.

5 WHAT IS COMPENSATION GIVEN FOR?

OVERVIEW OF COVERAGE

	Cancellation	Guarantee cancellation
Cancellation costs	cost price	cost price
Unused travel days - delayed departure, more than 8 hours	travel sum per day, max. 3 days	travel sum per day, max. 3 days
- hospitalisation	travel sum per day	travel sum per day
- earlier return	travel sum per day	your full share in the travel sum

Cancellation costs

- 5.1** We compensate the cancellation costs for all incidents cited in articles 4.2 to 4.16. The event must take place during the term of your insurance and must have been unexpected and unforeseen. Did the travel agency already refund you part of the travel sum? In that case we will deduct this from our compensation.

Unused travel days

- 5.2** We compensate the unused travel days for all incidents cited in articles 4.19 to 4.21. The event must take place during the term of your insurance and must have been unexpected and unforeseen. For an unused travel day, we compensate the travel sum per day. Did the travel agency already refund you part of the travel sum? In that case we will deduct this from our compensation.

Delayed departure

- 5.3** For a delayed departure, we compensate maximum the travel sum for 3 days.
- A delay of 8 to 20 hours serves as 1 day;
 - A delay of 20 to 32 hours serves as 2 days;
 - A delay of more than 32 hours serves as 3 days.

If you are departing from an airport within 100 km of the Dutch border, this is regarded as a departure from the Netherlands.

Guarantee cancellation

- 5.4** Did you opt for Guarantee cancellation? In that case, we reimburse the entire travel sum if you must return to the Netherlands early.

Hospitalisation

- 5.5** Did you opt for Guarantee cancellation? In that case, in the event of hospitalisation for at least 1 night, we reimburse the total travel sum if the doctor states that you may not be returned to the Netherlands within the original duration of your trip. You and your co-insured family members are entitled to compensation.

Previous compensations

- 5.6 We deduct from our compensation any amounts or advances already paid by us.

Maximum compensation

- 5.7 We never reimburse more than 100% of each person's share in the travel sum, up to maximum the insured amount listed on the policy schedule.

Travel longer than 60 days

- 5.8 For trips lasting more than 60 days, the compensation from the 61st day onwards always takes place on the basis of the travel sum per day.

4 families or 9 travelling companions

- 5.9 The compensation for all insureds together is maximum the compensation for 4 families or 9 travelling companions (who are not family members), divided by all insureds proportionate to each one's share in the travel sum.

EUclaim

- 5.10 Air passengers are entitled to compensation in the event a flight is cancelled or delayed. This is contained in European Regulation 261/2004. EUclaim is a company that helps air passengers submit a claim to the airline. Did EUclaim successfully settle a damage claim for you? In that case we reimburse the portion that EUclaim retains for its services. The compensation confirmation from EUclaim must indicate what portion it retained for this.

6 WHEN DO YOU NOT RECEIVE COMPENSATION?

Premium not paid

- 6.1 We do not reimburse any costs if you have not paid the premium for this insurance.

Intent

- 6.2 We do not reimburse any costs if you have intentionally submitted a dishonest request for compensation. In such a case, you will also not receive compensation for components with regard to which you were indeed honest.

- 6.3 We do not reimburse any costs in the event of damage caused intentionally or with the consent or permission of you or a co-insured or caused as the result of wilful recklessness.

- 6.4 We do not reimburse any costs if you or a co-insured has intentionally not told the truth. Or if you or a co-insured has not told the complete truth concerning a claim or incident. Or if you or a co-insured commits fraud.

Misinformation with the application

- 6.5 We do not reimburse any costs and do not provide any assistance if you or a co-insured has intentionally not told the truth. Or if you or a co-insured has not told the complete truth concerning a claim or incident. Or if you or a co-insured commits fraud. In that case, any costs that have already been reimbursed will be reclaimed.

- 6.6 We do not reimburse any costs and do not provide any assistance if you have not provided all or the correct information on your situation when applying for the insurance, and if we would not have provided the insurance had we had the correct information from the start. In that case, any costs that have already been reimbursed will be reclaimed.

Crime

- 6.7 We do not reimburse any costs related to damage arising while you commit a crime. Or while you are an accomplice to a crime. Or while you attempt to commit a crime.

Alcohol and drugs

- 6.8 We do not reimburse any costs arising from damage caused by the fact that you or a co-insured is under the influence of alcohol, intoxicants, stimulants or any such substances.

Wilful damage, nuclear reactions, hijacking and confiscation

- 6.9 We do not reimburse any costs arising from damage caused by wilful damage, nuclear reactions, hijacking or confiscation. Confiscation involves the seizure of objects by a government or other authority.

We regard the following as incidents of wilful damage:

- domestic unrest: organised violence at various locations within a state;
- civil war: violent struggle between various inhabitants of the same state;
- armed conflict: when countries or organised parties fight each other (or one fights the other) using weapons or military force, as well as an armed action by a peace force of the United Nations;
- mutiny: an organised violent movement of members of the armed force directed against the authority under which they resort;
- riots: an organised local violent movement directed against the public authorities;
- insurrection: organised violent resistance within a state directed against the public authorities.

Suicide or attempted suicide

- 6.10 We do not reimburse any costs that are directly or indirectly related to an attempted suicide by you or a co-insured.

Event not uncertain

- 6.11 We do not reimburse any costs for an illness, ailment or defect that already existed or caused problems three months before you purchased the insurance.

This applies for you, a co-insured, 1st and 2nd degree relatives and house mates.

This exclusion only applies if, at the moment you booked the trip, you had not yet purchased cancellation insurance and you wait 7 days or more to purchase the insurance.

Failure to comply with obligations

- 6.12 We do not reimburse any costs if you fail to comply with your obligations. For example, you must try to prevent damage and cooperate with the handling of a claim. Your obligations are listed in article 8.

7 HOW DO WE HANDLE YOUR CLAIM?

Determining and settling the damage

- 7.1 We determine how much damage you have suffered and settle your damage. We do this using the data and information you provide us.

Payment

- 7.2 We make payment as soon as possible after having received all the information necessary to assess the damage.

7.3 All insureds are entitled to compensation. We pay out the compensation to you, unless co-insureds object to this in writing before we have paid out the compensation. If you or a co-insured dies, the insured's heirs are also entitled to compensation. An heir must always be able to show a certificate of inheritance.

8 WHAT ARE YOUR OBLIGATIONS?

We inform you of your obligations. If you do not comply with these obligations and in fact damage our interests, you are not entitled to compensation.

Reporting the correct information and notifying us of changes

8.1 You are required to provide us with the correct information when applying for the insurance. If we discover afterwards that the details on your policy schedule are not correct, this could have consequences for any damage compensation and the continuation of your insurance. If necessary, we may adjust your premium and/or the terms and conditions or terminate your insurance, possibly with retroactive effect. You will be informed of this.

8.2 You are required to notify us of any changes. If, during the term of your insurance, something occurs that we should know about, or if a change occurs that could result in a higher risk, you must inform us of this in the correct manner and within 1 month.

Preventing damage

8.3 You must make every effort to prevent and mitigate damage.

Reporting damage

8.4 Has something happened which means you must cancel the trip? In that case you must report this immediately, but no later than within 3 working days after the incident, to the office where you booked the trip. If you report the cancellation later, this could have consequences for the amount of your compensation.

8.5 You must send us a fully completed and signed claim form as soon as possible, but no later than 6 months after the incident. All notifications and comments that you provide help us to better assess the damage and determine the entitlement to compensation.

8.6 You must provide us all the information we need to determine whether you are entitled to compensation and if so, to what amount.
Send original evidence, information and documents to us or the experts we have engaged as soon as possible.

Cooperation

8.7 We ask that you provide your cooperation. This means that:

- you follow the instructions given by us and our experts;
- you cooperate fully with the handling of the claim and investigations;
- you do nothing that damages our interests;

- you provide us with all the information necessary to demonstrate that you are entitled to compensation or assistance;

- you send original evidence, information and documents to us or the experts we have engaged as soon as possible;
- you cooperate if we wish to recover the damage from another party;
- you give us the authorisations we need to be able to handle the claim.

8.8 Make sure that you have your insurance information and accounts available for us when you request compensation. All notifications and comments that you provide help us to better assess the damage and determine the entitlement to compensation.

Always send a claim form

8.9 In the event of any damage, you must always send us a fully completed and signed claim form. Do this as quickly as possible, but at the latest within 6 months after the incident.

Repay uninsured costs

8.10 Invoices from us for services and costs that are not covered by the insurance must be paid within 30 days. Otherwise we may hand over the case to a collection agency. The costs involved with this will be at your own expense.

9 DEFINITIONS

Cancellation costs: the (partial) travel sum and the administrative costs you must pay if you cancel a trip.

Relatives:

- 1st degree: your spouse or person with whom you cohabit and with whom you have a registered partnership or cohabitation contract, parents, adoptive parents, step-parents, parents-in-law, children, adoptive children and step-children;
- 2nd degree: brothers, sisters, grandparents, grandchildren, sons or daughters-in-law, brothers or sisters-in-law.

Family: the people who are part of your household, with whom you travel. If you travel alone, we also regard this as a family.

Children: your own children, your adopted children and your step-children.

Unused travel days: travel days that you expected to spend at your destination or accommodation but were ultimately unable to do so.

Trip/travel: transport and/or accommodation booked in advance.

Travelling companion: a person with whom you have booked travel or accommodation. This person is not listed as an insured on your policy schedule, but does appear on the booking or reservation form.

Travel sum: the total amount you paid for bookings and reservations for transport and accommodation. Costs that you incur at the destination are not part of the travel sum. These could include the costs of partial trips and excursions.

Travel sum per day: each person's personal travel sum divided by the total number of travel days. We only compensate full days, unless stated otherwise. We deduct from the compensation any amounts you have already received.

Composite trip: a trip that consists of separate parts. For example, if a ticket and accommodation are booked separately from each other.

External calamity: An unexpected and unforeseen incident that has nothing to do with the nature or quality of the insured object.

Substitute: the person who does not travel with you and who is your replacement or authorised agent if you are absent. This person's name must have been reported to us.