



Insurance Terms and Conditions for Short-term Cancellation
Insurance Version KAV2023-09



RecreatieVerzekeringen.nl Short-term cancellation insurance Guide

What items can be found where?

You have taken out Short-term Cancellation Insurance with us. These Terms and Conditions includes all the items covered by insurance. You will also find here what you can expect from us and what we expect from you. It is vital for you and for us that you are aware of these Terms and Conditions and recommend that you read these Terms and Conditions carefully. In addition to these Terms and Conditions, the insurance contains the General Terms and Conditions for Travel & Leisure Insurances and the policy schedule or booking confirmation. These Terms and Conditions and the General Terms and Conditions for Travel & Leisure Insurances are also included in www.recreatieverzekeringen.nl/documenten.

Policy document/booking confirmation

Your policy schedule and/or booking confirmation shows the insured amount.

Terms and Conditions

The Terms and Conditions for Short-term Cancellation Insurance shows the costs and items you are covered for. We also state the costs and items not covered by insurance.

- All your details are stated on your policy/booking confirmation. Please check your policy schedule to make sure the details are accurate.
- It also mentions what happens if you want to cancel your journey or accommodation. In what situation will you or will you not receive compensation. And what you should do if you want to cancel.
- This insurance policy also includes a list with definitions, in which we explain the terms used in the Terms and Conditions items. The first time a term defined in the Terms and Conditions is used, the term is underlined. You will find the definitions in Terms and Conditions item 1.

When we refer to "you" or "your" in the Terms and Conditions, all persons insured on the basis of this insurance are referred to. This is stated on the list of names and/or booking confirmation provided by you.

Translation

These terms and conditions are a translation of the Dutch terms and conditions. In case of doubt or conflict as to the interpretation of the terms of this document or difference between the terms of the English and Dutch versions of this document, the Dutch language version of this document shall prevail over the English language version of this document".

REPORTING A CANCELLATION

Do you need to cancel your travel/accommodation?

Make sure to contact the organisation where you booked the travel/accommodation as soon as possible and in any case within three working days. If you are ill or have had an accident, ask your GP if he believes you can take on the travel/ accommodation, even if the departure date is still a long way off.

Reporting a cancellation

If your travel/accommodation is cancelled or you have to cancel your travel/accommodation prematurely, you must first report this to the organisation where you booked the travel/accommodation and, if necessary, also to RecreatieVerzekeringen.nl. We request that you describe the reason for the cancellation properly and completely on the claim form and that you enclose all booking confirmations, statements or other evidence. This facilitates a quick settlement of the cancellation of your travel/ accommodation. The claim form states exactly what you need to submit and how to proceed.travel/accommodation

What items can be found on which page?

Description

page

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Please note! Always take out insurance within 7 days after booking your travel/accommodationtravel/accommodation.

The terms below are defined as follows in the policy and Terms and Conditions:

1.1 Anker Insurance Company n.v.

Anker Insurance Company n.v. is located at Paterswoldseweg 812, 9728 BM in Groningen. We are registered with the Netherlands Authority for the Financial Markets (AFM) under number 12000661 and are licensed by De Nederlandsche Bank (DNB). You can retrieve more information about us from www.afm.nl and www.dnb.nl.

1.2 Cancellation fee:

The (partial) travel/accommodation expenses and/or the administrative costs associated with the booking payable by you, if you cancel your booked travel/accommodation. This amount is no more than the insured amount stated on your policy.

1.3 Package:

the booked rental agreement.

1.4 Lasting relationship

A 'lasting relationship' refers to a relationship in a joint household.

1.5 Serious illness:

disease that will not be cured without immediate medical treatment (hospitalisation and/or treatment) and may have lasting effects even if treated.

1.6 Family members:

A family member in the 1st or 2nd degree.

1.7 Family member in the first-degree relatives

Your (former) husband or (former) wife or the person with whom you live and have a registered partnership or cohabitation contract, parent*, adoptive parent*, foster parent*, stepparent*, parent-in-law*, child, adopted child, foster child, stepchild, son-in-law* and daughter-in-law*.

1.8 Family member in the 2nd degree

Brother, sister, grandparent*, grandchild, stepbrother, stepsister, brother-in-law* and sister-in-law*.

1.9 Family member in the 3rd degree

Cousins (only child of your brother or sister), uncle* and aunt* (only brother or sister of your father or mother), great-grandparent* and great-great-grandchild.

** = This also refers to partners who have the same relationship through a registered partnership and/or cohabitation contract.*

1.10 Family:

housemates travelling together. An insured person travelling without housemates is also considered a family.

1.11 Travel/Rent:

the total of amounts due and/or paid for bookings and reservations of accommodation. Costs incurred at destination,

such as for (partial) journeys, excursions and so on, are not included.

1.12 Travel/Rent per day:

everyone's personal travel/rental price divided by the total number of days of the travel/accommodation. Reimbursement will be made only for whole days, less refunds.

1.13 Unused days:

days that the insured person was unexpectedly unable to spend at the accommodation where he or she would have stayed.

1.14 Accident:

Sudden external violence. The injury must have been diagnosed by a doctor. An accident includes:

- frostbite, drowning, suffocation or sunstroke;
- starvation, thirst, exhaustion and sunburn caused by being unexpectedly isolated;
- acute poisoning from something other than food, stimulants or drugs;
- contamination by germs in the event of an involuntary fall into water or another substance;
- a wound infection or blood poisoning caused by the accident;
- complications and aggravation due to first aid you received after the accident, or medically required treatment you received after the accident;
- the sudden tearing of muscles or tendons or the sudden onset of a sprain or dislocation;
- inadvertent ingestion of a substance or object, causing you injury.

We do not consider a hernia and the effects of an insect bite or sting to be an accident.

1.15 Uncertain event:

An event that is unforeseen, occurs unexpectedly and arises during the term of this insurance.

1.16 Premium:

premium, costs and insurance tax.

1.17 RecreatieVerzekeringen.nl:

The agent where you took out the insurance.

1.18 Travel companion:

the person named on the booking/reservation /accommodation form not mentioned in the rental agreement.

1.19 Insured:

the person named in the rental agreement and his travelling companion(s)

1.20 Policyholder:

the person who took out the insurance.

1.21 Hospital:

A facility recognised by the competent state authority as a hospital or sanatorium. The facility must be for the purpose for nursing, examination or treatment of the sick.

This section contains the general provisions of this insurance. We call these the general Terms and Conditions. This insurance only applies if this is stated on your policy schedule. It is vital for you and us that you are aware of this Terms and Conditions. We recommend that you read the Terms and Conditions items carefully.

2.1 Who are we?

We are [Recreatieverzekeringen.nl](https://www.recreatieverzekeringen.nl), the agent you used to take out the insurance. [Anker Insurance Company n.v.](https://www.ankerinsurance.com) is the insurer. For the purpose of readability, either of these companies are referred to when we refer to 'we', 'us' or 'our'.

2.2 Who are the insured persons?

Your policy schedule shows to whom this insurance applies.

- [Policyholder](#);
- In addition, any fellow travellers specified at the time of booking are insured.

The insurance does not apply if we already informed you earlier that we do not want to insure you (any longer). If you have you already paid [premium](#), it will be refunded to you.

In these Terms and Conditions, 'you' refers to all persons insured under this insurance policy.

2.3 What is this insurance based on?

The policy is based on the information and answers provided by you to us;

- our Travel & Leisure Insurance General Terms and Conditions, this Terms and Conditions, as well as the policy schedule or booking confirmation with the stated clauses.

Failure to provide us with the appropriate information may affect the reimbursement and/or continuation of the insurance. If necessary, we will adjust your premium and/or conditions or terminate your insurance.

In case of a difference between this Terms and Conditions and the General Terms and Conditions for Travel and Leisure Insurances, these Terms and Conditions applies first and subsequently the General Terms and Conditions.

2.4 What is covered by insurance?

With this insurance, you are covered for [cancellation costs](#). These Terms and Conditions includes information on when we do and do not pay. You are therefore kindly advised to read them carefully.

2.5 In what countries are you covered by insurance?

The insurance applies all over the world.

2.6 What is your insurance period?

Within the period of validity of the insurance cover, the following applies:

- coverage starts after payment of the premium and ends on the end date of the [package](#) as per the policy.
- for [cancellation fees](#), coverage starts after booking the package and ends at the time the package starts.
- coverage for [unused days](#) applies from the moment the package starts until the end date of the package.

2.7 What situations are not covered by insurance?

You are not insured if:

- when booking the travel/accommodation and/or taking out the insurance and/or the circumstances known or present at the start of the travel/accommodation were such that making a claim under the insurance taken out could reasonably be expected.
- the insured person travels/resides or acts against the advice of the Dutch Ministry of Foreign Affairs. In that case, there is no cover for events or (financial) loss directly or indirectly related to the reasons on the basis of which this advice was issued.

2.8 Consequences of non-compliance with the (general) obligations of this insurance policy

If you or a co-insured fail to comply with the obligations under this insurance policy and our interests are harmed as a result, this may be a reason for us to reimburse less or no amount in the event of cancellation, or to recover any compensation and costs paid by us from you and/or to terminate your insurance. Your obligations are stated both in these Terms and Conditions and in the General Terms and Conditions that come with your cancellation insurance.

2.9 Concurrence

How is the procedure if the cancellation fee is also insured on another insurance policy?

- If, in the event of cancellation, a claim can be made under another insurance policy, whether or not from an earlier date, or could have been made if this insurance had not existed, this insurance policy will only apply insofar as the claims exceed the amount to which you are or would be entitled under the other insurance policy. An excess under the other insurance does not qualify for reimbursement.
- You must provide us with a statement of all insurance policies known to you, whether they are older or not, which at the time of cancellation are related to all or part of the same interest.

2.10 Claims settlement

We determine what compensation you are entitled to for cancellation and handle your claim based on the (general and) Terms and Conditions. We do this using the data and information you provide us with. Please refer to the General Terms and Conditions for Travel & Leisure Insurances accompanying this insurance policy, which states what we expect from you. In all situations:

- the maximum payment for all insured persons together is at most 100% of the rental sum, divided among all insured persons in proportion to each one's share in the rental sum. For the amount of the cancellation fee due, please refer to the general booking conditions relating to the package;
- Payment will be made less any refunds;
- Any payout for group cancellation will be deducted from any previous payout based on individual cancellation.

2.11 On what conditions do we pay the compensation?

We will pay your cancellation claim as soon as:

- we have received all the information we need;
- you receive compensation under this insurance policy.

This insurance includes:

- Cancellation of your travel/accommodation
- Premature interruption of your travel/accommodation

3.1 Cancellation of your travel/accommodation

3.2 What is your insurance period?

You are insured for cancellation costs from the moment you have booked a travel/accommodation (and this moment is after the effective date of the policy) until your travel/accommodation starts.

3.3 What costs are covered by insurance?

The travel/accommodation and/or accommodation costs including surcharges you paid (in advance) are covered by insurance.

3.4 What situations are covered by insurance?

You are covered by insurance for cancellation costs due to an uncertain event as described below:

- you, a family member in the 1st or 2nd degree or a housemate dies, becomes seriously ill or is seriously injured in an accident;
- a family member in the 3rd degree dies;
- you or your partner discover(s) after booking the travel/accommodation that you are pregnant and this directly affects your booked travel/accommodation;
- you, a housemate or your child has to undergo medically required surgery;
- you are unexpectedly allocated rental property within 30 days before the start of your travel/accommodation. Or your newly built home is unexpectedly completed earlier or later. You are insured if you have to be present at the transfer of your existing home during your travel/accommodation, however, only if you have no control of the completion or transfer date;
- the host or hostess living abroad with whom you were to stay during the travel/accommodation becomes seriously ill, suffers serious injuries due to an accident or dies and is therefore unable to host you;
- you are unexpectedly, for medical reasons, unable to get the vaccination required for your travel/accommodation destination. Nor could you have known this;
- you are unexpectedly and through no fault of your own unable to obtain a visa for your travel/accommodation abroad;
- you have permanent employment and become unemployed through no fault of your own;

- you are offered a job after a period of unemployment and your new employer does not agree to the booked travel/accommodation because you have to be with your employer on the planned travel/accommodation days. This must be related to a job of at least 20 hours a week and for at least six months;
- your long-term relationship or marriage is unexpectedly dissolved after booking the travel/accommodation;
- you lose your travel documents on the day of departure and immediately report it to the police;
- your parent(s) or child(ren) unexpectedly need(s) urgent care that you alone can provide;
- You are assigned an adopted or foster child, which means the travel/accommodation cannot go ahead;
- the private means of transport which you were to use to take on the travel/accommodation breaks down within 30 days before the start of the travel/accommodation due to a cause that is sudden and external. This vehicle cannot be replaced or repaired in time;
- your means of transport breaks down during the outward journey/stay and is no longer usable. Repatriation or importation of the motor vehicle is necessary;
- you must be present at home because of material damage to a property, rental property or the company where you work;
- You have to take a resit or re-examination after your final exam in a multi-year school programme. This resit or re-examination comes unexpectedly and cannot be postponed until after the travel/accommodation.

All events are unforeseen, must occur unexpectedly and happen during the term of the insurance.

Are you travelling/staying with someone?

If your travel companion cancels the travel/accommodation due to one of the reasons listed under appointment 3.4 and can you make this plausible, we will reimburse your cancellation costs if:

- you become a solo traveller due to the cancellation of your travelling companion;
- and you and your travelling companion would travel there and back together.

We do not reimburse the travel companion's cancellation costs (unless the travel companion has cancellation insurance with us).

3.5 What situation is not covered by insurance?

If you take out cover later than seven days after booking the travel/accommodation and you have to cancel your travel/accommodation because of an illness, or condition of yourself, your substitute, a family member in the 1st, 2nd or 3rd degree or housemate and this illness or condition already occurred in the three months before you took out the cover and you were aware of the serious illness or condition, you will not be reimbursed for your cancellation costs.

3.6 What costs do we reimburse?

- We will reimburse the cancellation costs up to a maximum of the travel/rental price including the surcharges you have paid and/or still have to pay.
- We will reimburse up to the amount stated on your policy.
- If the reimbursement intended for several insured persons, each insured person will receive an amount proportionate to his share of the total travel/accommodation cost.
- If you cancel the booking in full and as part of a family or household booking, you have paid the full travel/rental price for all insured persons and only you are the interested person in the reimbursement, we will reimburse the cancellation costs only to you.
- If the travel/accommodation company already refunded you or are you entitled to a part of the travel/rental price, we will deduct this amount from our reimbursement. This also applies to any other reimbursements you have received or are entitled to.
- The cost price of concert and theatre tickets, tickets for a sports event or the cost of rebooking to a later date to avoid having to cancel entire tickets. The maximum reimbursement is €250 per ticket, per insured person provided the cost price of the ticket is included in the travel/accommodation, accommodation or package on which the premium is calculated. But never more than the actual cost price as stated on the ticket.

Note: When cancelling a concert, theatre, or attending a sports event, always send the tickets together with the claim form.

You can then show us the booking receipt, reservation slip or invoice from the travel/accommodation organisation of each overnight stay.

In case of delay of an aircraft, boat, bus or train during the outward journey or upon arrival at the holiday destination:

- from 8am to 8pm, the daily compensation for one day;
- from 20 to 32 hours, the daily compensation for two days;
- for more than 32 hours, the daily

compensation for three days.
This delay must have been caused beyond your control and the control of the travel/accommodation or transport organisation and applies if your travel/accommodation exceeds four days;

Aircraft departure delay EUclaim

Airline passengers are entitled to compensation when a flight is cancelled or delayed. This is stated in European Regulation 261/2004. EUclaim is a company that helps airline passengers file a claim to the airline. If EUclaim has successfully settled compensation for you, we will reimburse the part that EUclaim retains for its services. The reimbursement confirmation from EUclaim must show what part the company has withheld for this purpose.

If your departure by bus, boat or train was delayed, you must provide proof of this from the relevant carrier. If you received a compensation from the carrier, we will deduct this compensation from our compensation.

Only you are entitled to compensation. In the event of your death, the heirs are entitled to compensation. A heir, however, must always be able to prove cost price as stated on the ticket.

3.7 Ending your travel/accommodation early

3.8 What is the insurance period?

You are insured for the costs of the interruption of your travel/accommodation throughout your travel/accommodation period, provided there is a cause that is covered by insurance. The start and end dates of your travel/accommodation are shown on your booking form.

3.9 What situations are covered by insurance?

With this insurance, you are entitled to compensation if you have to return early from your travel/accommodation address.

This applies only in the following cases:

- you, a family member in 1st or 2nd degree or a housemate dies, becomes seriously ill or is seriously injured in an accident;
- in the event of death a relative in the 3rd degree;
- you or your partner suffers complications during pregnancy, your partner or your resident child has to undergo unexpected medically required surgery;
- the host or hostess living abroad with whom you were to stay during the travel/accommodation becomes seriously ill, is seriously injured in an accident or dies;
- your return is required because of serious damage to your home or the company where you work.

If an insured person is admitted to a hospital for at least one night during the trip or stay, then for each overnight stay at the hospital, this insured person is entitled to a refund of the booking fee for this/these unused holiday day(s).

If it turns out that after hospitalisation, the insured is able to continue the travel/accommodation, he/she will only be reimbursed for the days he/she stayed at the hospital.

3.10 What situation is not covered by insurance?

If you take out the insurance later than seven days after booking the travel/accommodation and you must interrupt your travel/accommodation because of an illness or condition of yourself, a family member in the first degree, second or third degree, substitute, domestic partner and this illness or condition occurred in the three months before you took out the insurance and you were aware of the serious illness or condition, you will not be reimbursed for your costs of interruption of the travel/accommodation.

3.11 What costs do we reimburse?

If you have to cancel your travel/accommodation early and you actually returned early, you are entitled to compensation for the unused travel/stay days. If you are entitled to compensation because you or your travel companion are in hospital, each night at hospital counts as one unused travel/accommodation day. You are entitled to compensation based on a travel/accommodation price per day. For this purpose, we divide each person's personal travel/accommodation sum by the total number of travel/accommodation days. We only reimburse whole days. We deduct from the compensation the amounts you have already recovered.

3.12 In what situation will costs not be reimbursed?

If we have repatriated you under a travel-insurance policy while you were not entitled to it under the terms of the travel insurance policy, you will not be entitled to reimbursement of the costs of interruption of your travel/accommodation either.