

# Short-term cancellation insurance

## Information document about the insurance product

Company: Anker Insurance Company N.V., non-life insurer, license: 12000661 (NL)

Product: Short-term cancellation insurance



This Insurance Card only provides a summary of the insurance. The policy conditions explain in detail what is and isn't covered.

### What type of insurance is this?

If you unexpectedly can't go on your trip or need to cut it short, this insurance covers cancellation costs up to the amount you've paid for the trip.



#### What is covered?

- ✓ You're covered for cancellation costs from the moment you take out this insurance. During your trip, there's coverage for unused travel days. You can also add coverage for departure delays and substitute arrangements.

#### Health

- ✓ We provide compensation in case of death, an accident, serious illness, or unexpected medical treatment. Also, if pregnancy complications prevent you from traveling.

#### Family

- ✓ We compensate for death, an accident, serious illness, or unexpected medical treatment of your: Spouse or partner. Parents, step-parents, or foster parents. Siblings. Children, stepchildren, or foster children. Great-grandparents. Grandchildren.

#### Additional Information

We also provide compensation if your long-term relationship or marriage ends unexpectedly.

#### Work

- ✓ We cover if you cancel your trip due to starting a new job after being unemployed. Or if you are laid off through no fault of your own.

#### Home

- ✓ We cover if you cancel your trip due to unexpectedly being assigned a rental property. Also, in cases of buying or selling your home.

#### Additional Information

Or if you need to be present due to severe damage to your property, home, or business premises.

#### Self-arranged trips

- ✓ Have you booked all parts of your trip separately? If one part falls through, causing the entire trip to be canceled, you're covered up to the cancellation costs of the remaining parts.



#### What is not covered?

- ✗ If you wish to cancel your trip for a reason not mentioned in the terms, it is not covered, and no compensation is provided.

#### Disaster at the travel destination

- ✗ Cancellation due to a natural disaster, epidemic, or attack in the vacation country is not covered. Sometimes the travel organization or Emergency Fund compensates part of the damage.

#### Government travel advisory

- ✗ Pay attention if your destination has a negative travel advisory from the Ministry of Foreign Affairs at the time of booking. Indicated by color code red or orange. Cancellation is not covered in such cases.



#### Are there coverage limitations?

- ! If an event or situation is already known before taking out the cancellation insurance, it does not provide coverage.

#### Maximum reimbursement

- ! We reimburse the (booking) costs you have already incurred and cannot recover, up to the insured travel sum. If you cut your trip short, we reimburse the costs for unused vacation days.

---

**Option: Departure Delay**

You can insure against departure delays. Are you traveling from the Netherlands by plane, bus, train, or boat? If you experience a delay of at least 8 hours on your way to your first travel destination, you are entitled to compensation.

**Additional Information**

Departures from an international airport within 100 km of the border are also considered as departures.

---

**Option: Proxy**

You can insure a proxy. This could be the person covering your responsibilities at work or someone taking care of your home or pet while you're away. If something happens to your proxy, you can cancel or cut short your trip and be reimbursed for cancellation costs or unused travel days.

**Where am I covered?**

✓ Worldwide.

**What are my obligations?**

When applying for the insurance, you must answer our questions honestly. You should take all possible measures to prevent and minimize damage. Report any damage as soon as possible. Also, inform us promptly of any changes in your situation.

**When and how do I pay?**

You pay a premium based on the total travel cost. Payment can be made via direct debit.

**When does the coverage start and end?**

The insurance starts on the date stated on the policy document and ends on the last day of your trip. If there's a change in your situation, please notify your insurance advisor.

**How do I cancel my contract?**

The insurance automatically ends at the conclusion of your trip or on the policy's end date, whichever comes first.