



ANKER
INSURANCE

**Insurance Agreements Short-term
Cancellation Insurance**

September 2019 edition

Anker Insurance Company n.v.

Reading Guide: Short-term Cancellation Insurance

What can you find where?

You have chosen a Short-term Cancellation Insurance with us. In this document, you will discover what is covered and what is not. Additionally, you'll learn what you can expect from us and what we expect from you. It is important for both parties that you are aware of these terms, so we recommend reading them carefully.

Policy Document

Your policy document specifies the insured amount and the coverage options you have selected.

Coverage Overview

In the coverage overview, you will find a summary of the coverage details.

General Terms

The General Terms for short and continuous travel insurance apply to all insurances listed on your policy. For instance, we establish terms regarding the start and end of your policy, how you can terminate it, the premium you pay, and how we may use your data.

Insurance Terms

The insurance terms for short-term cancellation insurance outline the coverage you can obtain while traveling. Your policy will indicate the specific coverage you have. These terms supplement our General Terms for short-term travel insurances.

- All your choices are detailed in your policy. You'll learn what happens if you incur damage, when you will receive compensation, and when you will not. It also explains what steps to take if you experience damage. A glossary is included with this insurance, explaining the terms used in the agreements. The first time a term is mentioned and we wish to explain it, it will be underlined. You can find the glossary at the end of the general and insurance terms.

The policyholder has purchased the insurance.

When we refer to •you• or •your• in the agreements, we mean all individuals insured under this policy. This is noted on the policy document.

When we refer to •we• or •us•, we mean Anker Insurance Company N.V. and the authorized office.

Tips for Short-term Cancellation Insurance

Review the following tips to know what actions to take in case of mishaps, illness, or other unforeseen events.

Do You Want to Cancel Your Trip?

Please contact the organization where you booked your trip as soon as possible. Ensure you do this within three working days. If you are ill or have had an accident, consult your doctor to see if travel is still possible, even if your departure is some time away.

How to Report a Cancellation?

If your trip is canceled or you need to cut it short, first inform your insurance advisor. We ask that you thoroughly and accurately describe the reason for the cancellation and attach all bills, quotes, statements, or other evidence. This will facilitate a swift processing of your trip cancellation.

Do You Want to Make a Change or Have Questions About the Insurance?

Please contact your insurance advisor. They will be happy to assist you.

What can you find where?

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Coverage Summary for Short-Term Cancellation Insurance

Your policy document specifies the coverage you have selected	
Cancellation	This coverage ensures you are reimbursed for costs incurred when cancelling or cutting short your trip.
Departure Delay	Traveling by plane, bus, train, or boat? If your outbound journey is delayed by at least 8 hours, this additional coverage entitles you to compensation for up to three unused travel days.
Supervision, Additional Persons, and Care Needs	This coverage additionally protects you from cancellation or trip interruption costs if your substitute is unavailable. Refer to your policy terms to understand when compensation is applicable.

Short-Term Cancellation Insurance Agreement

1 Canceling or Cutting Short Your Trip

1.1 Who are we?

We are Anker Insurance Company n.v., your insurance provider.

1.2 Who is covered?

Your policy document specifies who is insured. In this agreement, •you• refers to all individuals covered under this policy.

1.3 What does your insurance cover?

You are covered for the costs of canceling or cutting short your trip. You can also add coverage for departure delays and a substitute traveler. The insured amount includes the travel sum and any paid surcharges.

1.4 When are you insured?

You are covered for serious illness from the moment your coverage starts until your trip begins. Additionally, you are insured throughout your trip if you need to cut it short. The start and end dates of your trip are on your policy document.

1.5 In what situations are you covered?

You are covered for cancellation costs in the following situations if you cancel your trip:

1. You, a first or second-degree relative, or a housemate passes away, becomes seriously ill, or is severely injured in an accident.
2. A third-degree relative passes away.
3. You or your partner finds out they are pregnant after booking the trip, affecting the travel plans.
4. You, a housemate, or your child living with you needs a medically necessary procedure.
5. You unexpectedly receive a rental or newly built house within thirty days before your trip. You're also covered if you must be present for the transfer of your existing home during the trip, provided you have no control over the delivery or transfer date.
6. Your host abroad, with whom you planned to stay, becomes seriously ill, is severely injured in an accident, or passes away, making it impossible for them to accommodate you.
7. You unexpectedly cannot receive a required vaccination for your travel destination due to medical reasons, which you could not have anticipated.
8. You unexpectedly and through no fault of your own cannot obtain a visa for your travel destination abroad.
9. You lose your job through no fault of your own and therefore your employment contract ends.
10. After a period of unemployment, you receive a job offer, and your new employer does not approve of your planned trip because you are required to be present on those dates. The job must be for at least twenty hours per week and for at least six months.
11. Your committed relationship or marriage unexpectedly ends. A •committed relationship• is defined as one with a shared household, proven by a registration in the civil registry.
12. You lose your travel documents on the day of departure and immediately report it to the police.
13. Your parent(s) or child(ren) unexpectedly require urgent care that only you can provide.

The private vehicle you planned to use for the trip becomes inoperable within thirty days before the trip due to an external incident, and cannot be replaced or repaired in time. An •external incident• includes events like a collision, storm, or theft. Mechanical failure and similar issues are not covered. Approval from Anker Emergency Center is required. va-ati-kav September 2019 page 5 of 9

15. You or another insured person must be at home due to material damage to a property, rental home, or business building. You must have permission from the Anker Alarm Center for this.

Do you have the right to compensation if you need to cut your trip short? This only applies in the following situations:

1. You, a first or second-degree relative, or a housemate passes away, becomes seriously ill, or is severely injured in an accident.
2. A third-degree relative passes away.
3. You or your partner experiences complications during pregnancy.
4. You, your partner, or your child living at home needs an unexpected medically necessary procedure.
5. The host or hostess abroad where you were planning to stay becomes seriously ill, is severely injured in an accident, or passes away.
6. You must return due to severe damage to your home or the business where you work.

Are you admitted to the hospital for at least one night during your trip?

Then you are also entitled to reimbursement for the costs incurred for cutting your trip short. If you find that you can continue your trip after a hospital stay, only the days spent in the hospital will be reimbursed.

Are you entitled to compensation? This applies to your entire travel group, with a maximum of four families or nine travel companions (not family members). Unless otherwise stated on your policy sheet. In the event of your death, all insured persons are entitled to this coverage.

For all these situations, they must be unforeseen, unexpected, and occur during the term of the insurance.

Are you traveling with someone?

If you are traveling together and your travel companion cancels the trip due to one of the aforementioned situations, or if your travel companion cuts the trip short due to one of these situations, we will reimburse your cancellation costs or the costs of cutting your trip short. This applies even if your travel companion is not insured for this.

1.6 Observation, additional persons, and care needs

You are entitled to compensation if you cancel or cut your trip short because something happens to the person(s) mentioned on the policy sheet (observer(s)). This might include:

- Observation: The • observer • of an insured's business, the private residence of an insured, or a colleague of an insured, can no longer observe due to an insured event mentioned below. Or the babysitter where the children are staying can no longer babysit. Or the person whose death you are the testamentary executor for passes away.
- Additional persons: Individuals important to you outside of first, second, and third-degree relatives, and for whom the trip must be canceled or cut short if they become seriously ill or pass away.
- Care needs: If a family member or another dear person of an insured urgently needs care from an insured due to an accident or illness, and no one other than the insured can provide this care.

In the agreements, we refer to the observer when discussing observation, additional persons, and care needs.

You are entitled to compensation if you cancel or cut your trip short because your observer is unavailable. This only applies in the following situations:

1. The observer passes away, becomes seriously ill, or is severely injured in an accident.
2. The observer must undergo a medically necessary procedure.
3. A first or second-degree relative or housemate of the observer passes away, becomes seriously ill, or is severely injured in an accident.
4. Your observer or the observer's partner experiences complications during pregnancy.

2. Departure Delays

2.1 What's Covered?

Are you traveling from the Netherlands by plane, bus, train, or boat and experience a delay of at least 8 hours on your way to your first destination? You're entitled to compensation. Departures from foreign airports within 100 km of the Dutch border are also considered as departures from the Netherlands.

2.2 What's Not Covered?

You are not covered if your trip lasts less than four days.

2.3 What Compensation Do You Receive?

If you are eligible for compensation under this coverage, it is calculated based on the daily travel cost. We determine this by dividing the total travel cost per person by the number of travel days. For delays between 8 and 20 hours, you receive compensation for one day. For delays between 20 and 32 hours, compensation for two days is provided. Delays exceeding 32 hours entitle you to compensation for three days.

Flight Delays EUclaim

Airline passengers are entitled to compensation for flight cancellations or delays under European Regulation 261/2004. EUclaim assists passengers in filing claims with airlines. If EUclaim successfully secures compensation for you, we only cover the portion retained by EUclaim for its services. EUclaim's compensation confirmation will specify the retained portion.

If your departure by bus, boat, or train was delayed, you must present proof from the respective carrier. Any compensation received from the carrier will be deducted from our payment.

3 Glossary

The glossary accompanies these insurance terms. Certain words in these terms are underlined. Below, you can find their meanings.

Anker Insurance Company n.v.

Anker Insurance Company n.v. is located at Paterswoldseweg 812, 9728 BM Groningen. We are registered with the Financial Markets Authority (AFM) under number 12000661 and have a license from De Nederlandsche Bank (DNB). More information about us is available at www.afm.nl and www.dnb.nl.

Cancellation Costs

The (partial) travel cost and/or booking administration fees you must pay if you cancel your booked trip. This amount is capped at the insured amount stated on your policy.

Serious Illness

A serious illness that cannot heal without immediate treatment and may have lasting effects even with treatment.

First-Degree Relative

Your (ex-)spouse or the person you live with and have a registered partnership or cohabitation agreement with, parent*, adoptive parent*, foster parent*, stepparent*, parent-in-law*, child, adopted child, foster child, stepchild, son-in-law* and daughter-in-law*.

Second-Degree Relative

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

Relative in the third degree

Niece and nephew (only the child of your sibling), uncle* and aunt* (only the sibling of your parent), great-grandparent*, and great-grandchild.

* = This also includes partners through a registered partnership and/or cohabitation agreement.

Household

The people who live with you and travel with you. If you're traveling alone, we consider you a household.

Co-insured

Someone who, like you, is insured under this policy.

Unused travel days

Travel days you couldn't spend at your destination or accommodation due to unforeseen circumstances.

Accident

Sudden external force. Injuries must be confirmed by a doctor. We also consider the following as accidents:

- frostbite, drowning, suffocation, or sunstroke;
- starvation, thirst, exhaustion, and sunburn caused by unexpected isolation;
- acute poisoning from non-food, non-medicinal substances;
- infection by pathogens due to an involuntary fall into water or another substance;
- a wound infection or blood poisoning due to the accident;
- complications and worsening from first aid received after the accident, or from a medically necessary treatment post-accident;
- sudden tearing of muscles or tendons, or sudden spraining or dislocation;
- accidental ingestion of a substance or object causing injury. We do not consider a hernia or insect bites/stings as accidents.

Trip

Booked transportation and/or accommodation.

Travel companion

Someone with whom you have booked a travel or rental arrangement. This person is listed on the booking or reservation form.

Travel sum

The total amount you paid for booking and reserving transportation and accommodation. Expenses incurred at your destination, such as museum or attraction tickets and excursions, are not included in the travel sum.

Daily travel cost

Each person's travel sum divided by the total number of travel days.

Combined trip

A trip made up of separately booked components. For example, you booked the ticket and accommodation separately. It only includes pre-booked transportation and/or accommodation.

Proxy

The person who does not travel with you but acts as your substitute or representative during your absence. You must have provided us with this person's name and paid an additional premium.