

Damage insurance to accommodation



Information document about the insurance product

Company: Anker Insurance Company n.v., damage insurer, license: 12000661 (NL)
Product: Damage insurance to accommodation

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

What type of insurance is this?

This insurance compensates for damage to the rented accommodation or damage to the inventory belonging to the accommodation. You must be liable for the damage according to Dutch law.



What is covered?

- ✓ Who is insured? The tenant of the vacation accommodation and the cohabitants mentioned on the booking note of the rented vacation accommodation.

Additional information

All insured persons must have a permanent residence and be registered in the population register.

Insured amount

- ✓ The maximum compensation per rental agreement and per insurance is €2,500.

Additional information

This means that we will never pay more than this amount for damage.

Damage to the rented accommodation

- ✓ Damage to the rented vacation home is covered if you are liable for it.

Additional information

For example, if your child runs into an open kitchen cabinet door and breaks it, you as a parent are liable, and this damage is insured. Similarly, if you spill a drink on the carpet and it cannot be cleaned, you are insured for this damage.

Damage to the inventory of the rented accommodation

- ✓ Damage caused to the inventory (furniture) in and around the lodging is insured if you are liable for it.

Additional information

For instance, if your dog damages a sofa, you are liable. This damage is insured.



What is not insured?

- ✗ We do not pay if you are not liable.

Additional information

If the dishwasher in the rented vacation accommodation breaks down by itself during your stay, you are not liable because it is not your fault. This damage is not insured.

Damage to personal luggage

- ✗ We do not cover the tenant's own belongings or those of the cohabitants.

Additional information

If a cohabitant accidentally damages their own luggage, this is not insured. A personal travel insurance policy provides coverage for this.

- ✗ **Damage caused by temporary guests** If a third party damages the lodging or its inventory and this person is not specifically named on the booking note, they are not insured under this policy.

Additional information

For example, if parents or friends visit for a day at the vacation address, they can claim their liability insurance (AVP) for any damage.

Intentional damage

- ✗ If you intentionally cause damage to the lodging or its inventory, this damage is not insured. This also applies to damage caused under the influence of alcohol or drugs.



Are there coverage limitations?

- ! You will only receive compensation if you submit the damage form and all related documents to us. More information is in the insurance terms.

Private pool and equipment in the garden of the accommodation

- ✓ Damage to the private pool and equipment (e.g., trampoline or swing) in the garden of the rented lodging is insured. You must be liable for the caused damage.

Deductible

- ! There is no deductible. However, the damage must be greater than €25.

Additional information

If you break a €5 plate in the kitchen of the lodging, this amount is lower than the minimum damage amount, and we do not pay this damage. If the damage amount exceeds €25, we fully pay the damage up to the maximum insured amount.



Where am I covered?

- ✓ This insurance provides worldwide coverage. Dutch law applies.



What are my obligations?

When you apply for the insurance, you must answer our questions honestly. In case of damage, contact your insurance advisor as soon as possible. You must do everything possible to prevent and minimize damage.



When and how do I pay?

You must pay the premium before the start of the insurance.



When does the coverage start and end?

The insurance starts as soon as you occupy the lodging at the beginning of the agreed rental period. The coverage ends when you leave the lodging within the agreed end date of the rental period.

Additional information

As soon as the last insured person (tenant or cohabitant) leaves the rented accommodation within the predetermined rental period, the coverage ends. If you are unexpectedly forced to stay longer in the lodging due to an acute medical situation of a cohabitant, the coverage remains valid until the first possible departure time. The extra rent itself is not insured.



How do I cancel my contract?

The temporary insurance is for a fixed period equal to the full rental period of the lodging. You do not need to cancel the insurance yourself.

Additional information

The insurance automatically ends when you and your cohabitants leave the lodging at the end of the rental period. The coverage also ends on the end date stated on your policy document. You can only cancel if the insurance coverage has not yet started.