Allianz Global Assistance

Accommodation Furniture and Fixtures Insurance Policy

Product Conditions
P-AIV13

This insurance policy provides cover for damage to your lodging caused by you.

The insurance consists of a policy schedule (or booking receipt), the General Terms and Conditions and the Product Conditions. You are now reading the Product Conditions. In this document, the scope of the insurance is described. If there are any discrepancies, the Product Conditions prevail over the General Terms and Conditions.

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A. Explanation of the cover

1. Who are insured?
The person (policyholder) stated on the booking receipt is insured. The persons you travel with and who are staying with you at the accommodation are also insured.

2. What kind of travel is insured?
This insurance policy is valid for private and business travel.

3. From what date are you insured?
- The effective date of the insurance policy is stated on the booking receipt.

4. Where is the insurance valid?
- The insurance policy is valid for the lodging stated on the booking receipt.

5. What is the maximum period of stay?
Travel of up to sixty consecutive days is insured. Unless the booking receipt states a different number of days.

6. What do we expect from you?
As with any insurance, there are rules. It is necessary that you comply with these rules. We expect you to:
- contact us as soon as possible in the event of damage. Do this in any event within 28 days after the period in which you were insured. If there is a valid reason why you are unable to do so, a deadline of 180 days after the expiry of the insurance applies.
- respond to our proposals. A deadline of 180 days applies.
- provide us with the information required and to inquire after all the relevant important information;
- follow our instructions;
- comply with the law;
- do everything possible to limit the damage;
- send us what we ask for.

Please note:
if you do not follow the rules, you may not be insured. We may also not pay for the damage and discontinue the insurance.

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B. Scope of the cover

1. Damage to Lodging and Furniture and Fixtures
This insurance provides cover if you are liable for damage caused to the rented lodging and its furniture and fixtures.

Insured	• Liability for damage you have caused during the stay:
	  - to the lodging stated on the policy or
	  - its furniture and fixtures.
	• Damage to a rented safety-deposit box during the stay:
	  - by losing the key to this safety-deposit box.
	• The deposit, if any, will not be refunded in the event of damage.

Excess	• € 25,- per event.

Not insured	• Liability for damage caused:
	  - to a caravan, folding trailer, camper or boat while driving or boating;
	  - by intent: if you deliberately do something or wilfully not do something (omission). This also applies if the damage has been caused by a member of a group.

Maximum per claim	• € 2.500,- per insurance policy for all the insured jointly.
Particulars	• The insurance also applies to the persons with whom you travel together as a group.
In the event of damage	• We ask you to notify us as soon as possible. If the damage has not been reported within one year, you will not receive any payment. • If you are liable for any damage, we may directly pay compensation to the person who has suffered the damage. • We will first assess whether you are legally liable for the damage caused. Sometimes you feel liable, whereas legally, you are not. In that case there is no right to compensation. Subsequently, it will be assessed whether this insurance policy provides cover. After that, it will be considered whether the other party is (also) to blame. If this is the case, the amount in compensation can be reduced.
Definitions	• *Accommodation*: the lodging such as a holiday home, hotel, tent or boat. • *Damage*: this means the damage to the lodging and / or the furniture and fixtures.