

conditions annual travel insurance

2014
standard cover

This is a translation of the original Dutch text. In the event of any disparity between the Dutch original and this translation, the Dutch text will prevail.

These conditions describe your insurance. This insurance covers the financial consequences of setbacks during a *trip*. In addition *you* can take out supplementary insurance for *medical expenses* or *cancellation charges*.

Do *you* have any questions? Call telephone number 0900 – 0024 (*usual call charges* without surcharge).

What do these conditions say?

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What do the words in italics mean?

- >> Some words in these conditions are printed in italics. These words have a special meaning. The interpretation of these words can be found in the list of definitions at the end of these conditions.



When do *you* have to call the ABN AMRO Emergency Service and how do *you* report a *claim*?

- >> In the event of serious illness, *accident*, operation or hospitalisation *you* must contact the ABN AMRO Emergency Service within 24 hours. *You* must also report this to your health insurer. The ABN AMRO Emergency Service can be reached at any time of the day or night on telephone number 0900 - 0024 (*usual call charges* without surcharge), or from abroad on +31 26 400 45 (collect call is possible).
- >> Does something happen to an insured during a *trip* which your insurance covers? Report this as quickly as possible. This is possible in two ways:
 - ▶ *You* can call telephone number 0900 – 0024 (*usual call charges* without surcharge).
 - ▶ *you* can submit a *claim* in writing or online by means of a *claim* form. *You* can find the *claim* form on abnamro.nl. *You* will find it quickly if *you* search using the words 'schade reis'.



What changes must *you* always report?

- >> *You* must report the following changes to us:
 - ▶ if *you* move abroad;
 - ▶ if your family situation that is stated on the policy changes.

Please note: *You* must give notice of these changes within 14 days after they arise. *We* will then look for a suitable solution. And assess whether and how the insurance can be continued.



What does your annual travel insurance cover?

Your insurance covers the financial consequences of setbacks during a *trip*. The cause must be sudden and unforeseen.

Please note: The cover applies unless there is a situation your insurance never covers. Therefore, do not just read what your insurance covers, but also read what your insurance never covers.

What does your insurance cover during a *trip*?

Your insurance covers the following during a *trip*:

- ▶ *help assistance* in case of an *accident*, illness, hospitalization or death of an insured;
- ▶ *help assistance* in case of a premature return of an insured to the Netherlands or in the event that the *means of transport* breaks down or the driver becomes incapacitated;
- ▶ *damage* to the *luggage* of an insured;
- ▶ a payment if an insured becomes permanently disabled or dies due to an *accident*;
- ▶ *unforeseen expenses* of an insured. **Please note:** This is only covered if we give prior permission to incur costs in connection with:
 - a disease or an *accident* of an insured;
 - death abroad of an insured or an insured becoming a missing person;
 - breakdown of the *means of transport* of an insured and repairs not being possible within two days;
 - *damage* to a *holiday home* and an insured being liable for this;
 - irreparable *damage* to a tent an insured uses during a *trip*;
 - longer stay due to a strike, border closure or a *natural disaster*;
 - delay in the arrival of the *luggage* at the travel destination of more than 8 hours;
 - a premature return journey of an insured in connection with a life-threatening disease, serious *accident* or death of a *family member* of an insured or travelling companion;
 - a premature return of an insured in connection with serious *damage* to a home or company of an insured or travelling companion that requires immediate personal presence.

What does your insurance cover if your *medical expenses* are insured as well?

Does the policy say that your *medical expenses* are covered? Then your insurance also covers *medical expenses* of an insured due to illness or an *accident* that happened during a *trip* abroad.

What does your insurance cover if your *cancellation charges* are insured as well?

Does your policy say that you have a cancellation cover? Then your insurance also covers the cancellation expenses of an insured due to:

- ▶ a serious illness, serious injury after an *accident* or death of an insured or his *family member*;
- ▶ a serious illness, serious injury after an *accident* or death of a person abroad who an insured would stay with. And this is consequently no longer possible;
- ▶ a complication in case of pregnancy or existing illness of an insured, his *partner* or child living with him;
- ▶ a necessary operation of an insured, his *partner* or child living with him;
- ▶ the fact that an insured cannot have a mandatory vaccination for a *trip* further to medical advice;
- ▶ serious *damage* to a home or a company of an insured that requires immediate personal presence;
- ▶ *damage* to the *holiday home* of an insured; And staying there or somewhere else is not possible;
- ▶ unemployment of an insured by forced dismissal after a fixed-term employment contract;
- ▶ the unemployed insured accepting an employment contract of at least 16 hours per week and a minimal duration of six months. Whereby personal presence is required;
- ▶ breakdown of the *means of transport* within 30 days before the start of the *trip*. And repairs or a replacement vehicle can no longer be arranged in time;
- ▶ getting a rental accommodation of which the rent commences during the *trip* or within 30 days prior to this;
- ▶ an insured failing to obtain the required visa without fault on the part of an insured;
- ▶ a secondary school examination which an insured can only resit during the *trip*;
- ▶ a divorce or termination of a cohabitation contract of an insured;
- ▶ delay in departure or arrival of more than 8 hours of an aircraft, bus, train or boat. But only if the *trip* takes longer than 3 days;
- ▶ an *event* that happens to the *travel companion* due to which an insured has to travel alone. But only if this *event* is also covered under the cancellation cover.



>> Words that appear in *italics* are explained in the list of definitions on page 9.



What does your annual insurance NEVER cover?

Your insurance NEVER covers *damage*, a payout for an *accident* or costs:

- ▶ caused or arisen before the start or after termination of your insurance;
- ▶ caused or arisen during a business or professional *trip*;
- ▶ caused or arisen after the 60th day of a *trip*. **Please note:** Does a *trip* take longer than 60 days due to a covered *event*? Then the cover is valid until the first possible return journey of an insured in his place of residence in the Netherlands;
- ▶ in connection with a *trip* to an area in respect of which the Ministry of Foreign Affairs has advised not to travel there. See also rijksoverheid.nl/reisadviezen. **Please note:** This does not apply if an insured demonstrates that he could not know this or that he was already in the area. In that case, *the insured* has to leave this area as soon as possible;
- ▶ if national or international laws or rules prohibit this;
- ▶ due to *intent*, serious negligence or an illegal activity on the part of an insured;
- ▶ because an insured is under the influence of a *narcotic substance*;
- ▶ due to *acts of war* or a *nuclear reaction*;
- ▶ due to *terrorism* that is not covered by the Nederlandse Herverzekeringsmaatschappij Terrorismeschaden (NHT) [Dutch Terrorism Risk Reinsurance Company]. See also terrorismeverzekerder.nl.

Your insurance NEVER covers *damage to luggage*:

- ▶ caused or arisen because an insured was not careful enough. And did not do his utmost to prevent or limit the *damage*;
- ▶ during a *trip* with a aircraft, bus, train or boat for *valuable luggage* an insured did not bring as hand *luggage*;
- ▶ that is covered by or compensated based on a law, provision or another insurance. Or that would be covered or compensated on that basis if this insurance did not exist;
- ▶ due to theft from a *motor vehicle* without *damage* caused by forcible entry;
- ▶ due to theft from a *motor vehicle* if it could be seen from the outside that it contained *luggage*;
- ▶ due to an *inherent defect* or if it stops functioning by itself;
- ▶ due to attachment or expropriation by the government;
- ▶ due to a plant, mould, bacteria or vermin;
- ▶ that only consists of *disfigurement*.

Your insurance NEVER covers a payout for an *accident*:

- ▶ caused or worsened by an existing disease or disorder of an insured;
- ▶ due to insanity of an insured;
- ▶ due to suicide or a suicide attempt of an insured;
- ▶ due to a voyage by air whereby an insured is the pilot;
- ▶ because an insured intentionally cooperates in a brawl or practices a *dangerous sport*.

Your insurance NEVER covers *unforeseen expenses*:

- ▶ due to breakdown of a *means of transport* because it is not properly maintained or too heavily loaded;
- ▶ due to *damage* to a tent that has an *inherent defect*;
- ▶ due to an *accident* that is not covered;
- ▶ that are not reasonable or necessary.

Your insurance NEVER covers *medical expenses*:

- ▶ that are not medically necessary or which can be delayed until the return to the Netherlands;
- ▶ of an insured who does not have a Dutch health insurance;
- ▶ that is covered by or compensated based on a law, provision or another insurance. Or that would be covered or compensated on that basis if this insurance did not exist;
- ▶ that could be expected before the start of the *trip*;
- ▶ that were incurred in a rest home or convalescence home;
- ▶ due to an *accident* that is not covered;
- ▶ of a dentures of an implant.

Your insurance NEVER covers cancellation costs due to:

- ▶ an *event* that was foreseeable upon concluding the cancellation cover or when booking a *trip*;
- ▶ breakdown of a *means of transport* because it has an *inherent defect*.

What happens if you report a *claim* to us and what do we pay out?

1

What do we do if you report a *claim* to us?

We will establish what happened. And the scope of your *claim*. You give us the information we need and you will demonstrate your *damage*. Is *luggage* missing or was a crime committed? Then you must send us proof that the matter was reported to the police, hotel management or the transport company. What if you or another insured do/does not cooperate in the assessment of the *damage* or fail/fails to observe another obligation from the conditions? Then we may refuse to pay out a *damage*.

Sometimes we ask an *expert* to assist us to determine the scope of the *damage*. You may also engage an *expert* yourself. We reimburse the costs of your *expert* up to the maximum amount that our *expert* charges.

What happens if both you and we each engage an *expert*? These experts will then first together appoint an independent *expert*. Then your *expert* and our *expert* will each determine the scope of the *damage*. They will try to agree between themselves. What happens if they cannot agree? Then the independent *expert* will decide the matter.

2

When does an *accident* have to be reported?

Does an insured become permanently paralysed due to an *accident*? Then you must report this to us as soon as possible, but no later than 6 months after the *accident*.

Does an insured die due to an *accident*? Then the legal heirs must report this to us no later than 48 hours before the funeral.

3

How do we determine whether there is cover?

In order to determine whether there is cover we use these conditions, your policy and the information we received.

4

How do we determine the payout in case of covered *damage to luggage*?

In order to determine the payout we first determine the amount of the *claim*. In that context, the following applies:

- ▶ Is the *luggage* no more than 6 months old? Then the amount of the *claim* is the new value minus the residual value;
- ▶ Is the *luggage* more than 6 months old? Then the amount of the *claim* is the current value minus the residual value.

Does your policy say that you have an excess? Then we deduct it from the amount of the *claim*. We pay out the remaining amount until the maximum insured sum. Unless the repair costs are lower. In that case we will compensate the repair costs. We may also compensate your *damage* in kind.

For the things mentioned above, in case of *damage to luggage* the following maximum insured sums per insured per *trip* apply, unless indicated otherwise:

	Maximum insured sum
▶ Total for all <i>luggage</i>	€ 2,500
- Photo, film, video or sound equipment	€ 1,250
- Computer equipment	€ 1,250
- Hearing aids or prostheses	€ 1,250
- Musical instruments or binoculars	€ 1,250
- Bicycles or wheelchairs	€ 500
- Surfing clothing, sailboards, inflatable or folding boards	€ 500 per <i>trip</i>
- Helmets, tools or <i>motor vehicle</i> accessories	€ 500 per <i>trip</i>
- Things bought or received during a <i>trip</i>	€ 500 per <i>trip</i>
- Personal jewellery, (sun)glasses or contact lenses	€ 350
- Mobile phones, smartphones or tablets	€ 350
- Cash or cash equivalents	€ 250 per <i>trip</i>

Please note: Can the *luggage* not be repaired? Then we may request and then keep the *luggage*. Is lost or stolen *luggage* recovered within six weeks? Then you must take it back. Have you already received a payout from us for this? Then you must repay this.



>> Words that appear in *italics* are explained in the list of definitions on page 9.

How do we determine the payout in case of covered permanent disability or death due to an accident?

For the payout in case of permanent disability we take the maximum insured sum as a starting point. The maximum insured sum is included in the overview below. We multiply this amount with the degree of disability of an insured. We establish this percentage according to the *AMA rules*. In this context, we do not take into account an occupation or hobby. Permanent disability has to be established by the general practitioner within 2 years after the *accident*.

Does an insured die before the degree of disability has been established? And this is not caused by the covered *accident*? Then we pay out an amount that is compatible with the permanent disability before death that can reasonably be expected.

Please note: Was the insured already permanent disability before the *accident*? And has his loss of function increased due to the *accident*? Then only the increased loss of function is included in determining the payout.

We establish the final payout for permanent disability as soon as this no longer changes. This in any case happens within 2 years after the *accident*. Does establishing a payout take longer than a year? Then we increase the payout after the first year with the statutory interest. We pay out the calculated amount for permanent disability to you.

Does an insured die due to an *accident*? Then we pay out the insured amount to the legal heirs. The insured amount is included in the overview below.

For a payout due to an *accident* the following maximum insured sums per insured per trip apply:

	Maximum insured sum
▶ permanent disability due to an <i>accident</i>	€ 50,000
▶ death due to an <i>accident</i>	€ 15,000

How do we determine the payout in case of unforeseen expenses?

We compensate covered *unforeseen expenses* based on the cost price up to the maximum insured sum that is included in the overview below. We compensate the following:

- ▶ extra travel expenses of an insured or the leasing of a similar replacement *means of transport*.
- ▶ extra accommodation expenses of an insured or the rent of a similar replacement *holiday home*. The extra accommodation expenses due to the breakdown of a *means of transport* or due to *damage* to a tent are covered up to a maximum of € 50 per insured per day;
- ▶ returning *luggage* of an insured to the residential address in the Netherlands due to a serious illness, *accident* or death of an insured;
- ▶ visiting costs in case of hospitalization of an insured;
- ▶ extra travel or accommodation costs for no more than two family members coming over for a visit of no more than three days to an insured in case of a serious illness or an *accident*;
- ▶ transportation of the body of a deceased insured person to the place of residence;
- ▶ a funeral of the deceased insured person abroad and the travel expenses of the family members for this end. But only if the body of the deceased insured person is not transported to the Netherlands;
- ▶ an investigation or rescue operation after an *accident* of an insured or if an insured becomes a missing person;
- ▶ a premature return journey of an insured due to death, a life-threatening illness or an *accident* of a *family member*. Or due to serious *damage* to a home or a company of an insured. This also includes the costs to travel back within 1 month to the travel destination afterwards;
- ▶ advance payments and unused skiing costs or *diving costs* of an insured who can no longer ski or dive due to an *accident*, hospitalization or a covered premature return journey;
- ▶ *damage* to a rented *holiday home* for which an insured is liable;
- ▶ extra telephone costs;
- ▶ clothing or toiletries because the *luggage* of an insured arrives at the travel destination more than 8 hours late.

For *unforeseen expenses* the following maximum insured sums apply per trip:

	Maximum insured sum
▶ costs of a funeral abroad of	€ 5,000
▶ an insured and travel expenses of family members in this context	
▶ costs due to a breakdown of the <i>means of transport</i>	€ 2,500
▶ costs in case of <i>damage</i> to a <i>holiday home</i> or tent	€ 1,000
▶ visiting costs in case of hospitalization of an insured	€ 300
▶ necessary purchases during a <i>trip</i>	€ 250
▶ telephone costs other than to the ABN AMRO Emergency Service	€ 250

How do we determine the payout in case of covered *medical expenses*?

We compensate covered *medical expenses* on the basis of the cost price. We compensate the following:

- ▶ costs of a physician or specialist;
- ▶ costs of a hospitalization or operation;
- ▶ costs of transport of *you* to and from a physician or hospital;
- ▶ x-ray examinations or radiation treatments;
- ▶ prescribed medication, bandages or treatments by a physician;
- ▶ dental costs for emergency assistance or for follow-up treatment in case of an *accident* up to a maximum of € 350.
- ▶ a prosthesis that was prescribed within 1 year after an *accident* up to a maximum of € 700.

Does your health insurance fail to compensate the above-mentioned costs within a reasonable term to *you*? Then we will lend *you* this amount without interest. In that case, *you* do have to transfer the rights to compensation of these costs to us.

How do we determine the payout in case of covered *cancellation charges*?

The amount of the payout for covered *cancellation charges* differs in a number of situations. In that context, the following applies:

- ▶ Does an insured cancel the *trip* before departure? Then we only compensate the part of the *total travel costs* for this insured. Is a part repaid by the agency where the *trip* was booked? Then we deduct that amount;
- ▶ Does an insured prematurely terminate the *trip* or does he have to interrupt the *trip*? Then we only compensate the part of the *total travel costs* of the missed travel days of this insured;
- ▶ Is an insured hospitalized with at least one overnight stay? Then we only compensate the part of the *total travel costs* of the days of hospitalization for all insured persons;
- ▶ Does an insured have more than 8 hours delay of an aircraft, bus, train or boat to the travel destination? Then in case of a delay of up to 20 hours we only compensate the part of the *total travel costs* of one day. In case of a delay of 20 to 32 hours we only compensate the part of the *total travel costs* of two days. In case of a delay of more than 32 hours we only compensate the part of the *total travel costs* of three days.

For *cancellation charges* a maximum insured sum of € 1,850 per insured per *trip* applies. We never pay out more than this amount for *cancellation charges*.



>> Words that appear in *italics* are explained in the list of definitions on page 9.



What other agreements are there?

When does your insurance start?

The insurance starts on the starting date. The starting date is on the policy.

When may *you* terminate your insurance?

You may terminate your insurance one year after the starting date at any time without giving reasons. *You* must give notice of the termination of the insurance 30 days before the desired termination date.

When may *we* terminate your insurance?

We may terminate your insurance on the revision date. The revision date is on the policy. *We* must give notice of the termination of the insurance 60 days before the revision date.

We may also terminate your insurance in the following situations:

- ▶ within 30 days after *damage* has been reported or paid out;
 - ▶ in case of fraud *you* committed or changes *you* have to report;
 - ▶ if the ABN AMRO bank account that is linked to this insurance is closed;
 - ▶ if *you* have not paid the premium despite a warning.
-

When does your insurance change?

The insurance will be changed on the date of change. The date of change is on the changed policy. The previous policy will then lapse.

In what situations may *we* change your insurance?

We may always change the conditions or premium of your insurance on the revision date. *We* may also change your insurance at other times:

- ▶ Has the policyholder reported a change in the risk? Or are the details on your policy not correct? Then *we* may change the premium or conditions.
- ▶ Do *we* want to change the insurance for a specific group of insurances or policyholders at the same time? Then *we* may always change the premium or the conditions. And on a date *we* choose.

Do *you* not agree with a change? Then *you* can terminate the insurance within 30 days of our change proposal. What if *you* do not terminate the insurance? Then *you* accept the change.

When and how do *you* pay the premium?

You pay the premium around the 26th of every month. This date is called the premium due date.

The premium, costs and insurance tax are automatically debited from your account. If this fails or *we* do not receive any premium? Then *we* will send *you* a warning. And if *you* still do not pay afterwards? Then cover automatically lapses 15 days after *we* have sent *you* a warning. And the insurance ends.

Transfer or time-barring

In the event of *damage* or an *accident* *you* cannot transfer any objects to us.

Claims will be time-barred 3 years after a payout has been made for an *accident* or *damage*. Or three years after an *accident* or after *damage* arose and *you* did not report this to us.

Complaints

Do *you* have a complaint about this insurance or about our service? Then *you* can lodge this complaint with us. *You* can lodge your complaint by means of a complaint form. *You* find the complaint form on abnamro.nl. *You* will find it quickly if *you* search using the word 'klachten'. Are *you* not satisfied with the outcome? Then *you* can present it to the independent Stichting Klachteninstituut Financiële Dienstverlening (Kifid) [Financial Services Complaints Institution], P.O. Box 93257, 2509 AG The Hague. *You* may always submit the complaint to a court.

Protection of privacy and electronic recording

We will protect your privacy. We are bound by the “gedragscode Verwerking Persoonsgegevens Financiële Instellingen” [Code of Conduct for the Processing of Personal Details by Financial Institutions]. You can find this code of conduct on verzekeraars.nl if you search for ‘gedragscode’ (code of conduct).

Do we communicate with each other electronically? For example, via internet, e-mail or telephone. Then we can record this communication electronically. As proof or to improve the service.

How do we protect you and ourselves against intentionally incorrect information, deception or misleading information?

We assume that we will be informed correctly and completely. If there is a suspicion of intentionally incorrect information, deception or misleading information we can carry out an investigation. We do that in accordance with guidelines of the *Verbond van Verzekeraars*. Because we work together with *Delta Lloyd*, we also follow their guidelines. More information on this can be found on deltalloyd.nl/over-ons/integriteit. Here you will also find the “Protocol Incidenten waarschuwingssysteem Financiële Instellingen” (PIFI) [Protocol for the Incidents Warning System of Financial Institutions]. This protocol sets out the rules which we abide by if an incident is recorded in a register.

After carrying out an investigation we will make a decision. For example, to immediately terminate the insurance or not to make a payout. And to terminate other insurance with us. In addition we can decide to demand repayment of payouts and seek recovery of the investigation costs. We can also report the matter to the police. All these measures are to ensure that you do not pay unnecessary premium because others do not handle their insurance properly.

Dutch law

This insurance is governed by Dutch law. Does a dispute result in proceedings before the court? In that event the dispute will be brought before a court in the Netherlands.



>> Words that appear in *italics* are explained in the list of definitions on page 9.



Definitions

Accident is a sudden and unexpected violence as a result of which *you* suffer a physical injury or die. The physical injury should be medically determinable and the violence must be inflicted directly on *the insured* from the outside. In our definition, *accident* also includes:

- ▶ sprains, dislocation or tearing of a muscle or tendon;
- ▶ suffocating, drowning, freezing or sunstroke;
- ▶ infection of wounds or blood poisoning arising in connection with an *accident*;
- ▶ a lack of subsistence due to a shipwreck, getting lost, emergency landing, flood, being snowed in or ice-bound;
- ▶ complications or worsening of an injury due to the ER or medical treatment of an *accident*;
- ▶ lumbago, sprained muscles or strains;
- ▶ a tenosynovitis, whiplash or epicondylitis humeri (tennis elbow);
- ▶ skin injury of a hand or foot due to friction with a hard object;
- ▶ sudden poisoning as a result of inhaling a harmful gas, a harmful vapour or poisonous substance. **Please note:** this does not include poisoning due to the use of medicine or alcoholic beverage or an allergic reaction.
- ▶ an *accident* when saving or necessarily defending a human or animal.
- ▶ typhus, paratyphoid fever, dysentery or Weil's disease caused by:
 - an attempt to save a human or animal from the water or another liquid.
 - an involuntary fall into the water or another liquid;

Acts of war is organised violence as described in the Dutch Financial Services Supervision Act. *We* adhere to this description. To summarise, there are *acts of war* in the event of organised violence:

- ▶ of a country, state or militant organisation which engages in war with military weapons;
- ▶ of an armed peace-keeping mission of the United Nations;
- ▶ of a population group or a large group of citizens who are engaged in a civil war;
- ▶ of a group or movement which rebels or riots against the government;
- ▶ of group members which mutiny against a ruling authority;
- ▶ of activists resulting in domestic unrest at various locations.

AMA rules are the last known rules for establishing a degree of disability of the American Medical Association and the Netherlands Association for Neurology and the Netherlands Orthopaedic Association's additions thereto.

Cancellation charges are the costs of cancellation, interruption or premature termination of a *trip*.

Claim is a request to compensate *damage to luggage, unforeseen expenses, medical expenses or cancellation charges* or a request for a payout for an *accident*.

Damage is material damage to or loss of a *thing*.

Dangerous sport is a sport with a higher than normal chance of physical injury. A *dangerous sport* in any case includes the following sports:

- ▶ combat sports;
- ▶ ice hockey, bobsleighting, tobogganing, speed skiing, speed racing, ski-jöring, ski jumping, ski flying, figure jumping on freestyle skis, ski mountaineering, para-skiing, heli-skiing, off-piste skiing;
- ▶ parachuting, bungee jumping, hang-gliding, parasailing;
- ▶ abseiling, mountain climbing, whitewater rafting, canyoning, jet skiing, potholing or speleology;
- ▶ competitions with a *motor vehicle* or motor boat.

Delta Lloyd is Delta Lloyd N.V. of which *we* are part.

Disfigurement is discolouration, ageing, deformity, corrosion, stains, scratches, dings, small dents and other superficial *damage* which do not affect the normal use of a *thing*.

Diving costs are costs of diving lessons or renting diving equipment.

Event is an incident. *We* deem several incidents which have the same cause as 1 *event*.

Expert is an expert person who adheres to the Loss Adjustment Organisations Code of Conduct.

Family member is a child, parent, grandchild, grand parent, brother, sister, brother in law, sister in law or *partner*.

Flooding is the giving way, breaking through or flooding of a dike, quay, sluice or other water defence. *Flooding* also includes water bursting the banks.

Help assistance is help by the ABN AMRO Emergency Service.

Holiday home is the accommodation of an insured at the travel destination. In our definition, *holiday home* does not include a hired camper van, touring caravan, boat and/or related *thing*.

Inherent defect is *damage* which does not arise due to an external *event*, but due to a feature or defect of the *thing* itself.

Intent is negligence that can be attributed to someone.

Luggage are all private things an insured brought on a *trip* for private use or which an insured has on him during a *trip*. *Luggage* also refers to travel documents or a *thing* an insured buys or rents during a *trip*. *Luggage* does not include:

- ▶ a *motor vehicle*, vessel, aircraft, trailer or outboard engine;
- ▶ a caravan or folding caravan. And everything that belongs to it;
- ▶ a *thing* with a business purpose or a *thing* that is moved;
- ▶ art, antiques, collections, stamps or photographs;
- ▶ any other documents than travel documents.

Means of transport is a *motor vehicle*, bicycle, moped or pleasure boat with which an insured makes the biggest part of the *trip*. In our definition, *means of transport* also includes a caravan or trailer.

Medical expenses are the *medical necessary expenses* for physicians, dentists, specialists, hospitalization and surgery. And x-ray examinations, radiation treatments, medication, bandages, treatments and prostheses prescribed by a doctor. And also medically necessary transportation of *you* to physicians and hospitals.

Medically necessary is necessary according to a qualified doctor and there is no possibility of postponement.

Motor vehicle is a car or a motorcycle that can be driven with a Dutch driving licence A or B/E.

Narcotic substance is a substance which causes a person to think or act with a decreased degree or awareness than they would have done had they not taken the substance.

Natural disaster is an avalanche, *flooding*, being snowed in or another *natural disaster*.

Nuclear reaction is a nuclear reaction whereby energy is released such as nuclear fusion, nuclear fission or radioactivity.

Partner is a husband, wife, registered partner or the *partner* with whom an insured cohabits on a long-term basis.

Ski costs are costs of ski passes, lift passes, hired skis and skiing lessons

Terrorism is violent behaviour in the form of an attack or malicious contamination. And is intended to realise political, religious or ideological goals. A document has been prepared on the reinsurance of *terrorism*. Said document sets out what is insured. The document is called 'protocol afwikkeling claims' [Claims Handling Protocol]. The document can be found on terrorismeverzekerd.nl.

The insured is a person who falls under the family situation that is stated on the policy.

Thing is a tangible object as described in the Dutch Civil Code.

Total travel costs is the amount that was paid before the start of the *trip* or has to be paid for the booked or reserved *holiday home* or transportation.

Travel companion is another person with whom an insured makes a *trip* or with whom he is planning to make a *trip*.

Trip is a stay outside of the place of residence with relaxation as the only objective. A *trip* starts if an insured or his *luggage* leaves his home in the Netherlands and ends upon the return to the Netherlands. A *trip* in the Netherlands should at least have 1 booked overnight stay. In our definition, *trip* does not include a stay at a seasonal or annual site in the Netherlands.

Unforeseen expenses are the reasonable extra expenses an insured necessarily has to incur due to an unexpected situation or *event*.

Usual call charges are your *usual call charges* without surcharge. These charges are set by your telephone provider.

Valuable luggage is the following *luggage*:

- ▶ Photo, film, video or sound equipment;
- ▶ Computer equipment, mobile phones, smartphones or tablets;
- ▶ Personal jewellery, cash, cash equivalents, (sun) glasses or contact lenses.

Verbond van Verzekeraars [Dutch Association of Insurers] is an association representing the interests of insurers.

See also verzekeraars.nl.

We is ABN AMRO Schadeverzekering N.V.

You is the person who is stated on the policy as policyholder. This person took out the insurance and must ensure that the premium is paid.