

The English translation has no legal force and is provided to the customer for convenience only. The conditions in the Dutch language shall be binding and prevail in all respects. The law of the Netherlands shall apply.

Don't let anything spoil your holiday!

You go on holiday to enjoy a taste of freedom – and to do exactly what you like. You do not want anyone or anything to spoil your holiday – and by following the tips below, you can make sure nothing does. Firstly, remember you always remain responsible yourself. So if you find yourself in a situation where these tips do not apply, always think about the best course of action.

- When you go on holiday, do not take any more cash or valuable items with you than you must.
- Always make sure you carry money, debit and credit cards, cheques and travel documents with you, keeping them out of sight in a small bag held on your front, and maintain physical contact with cameras and bags as much as possible.

If you take your car on holiday...

- Do not pack the car and/or caravan until the day of departure.
- When you stop on the journey, try to park your car and caravan where you can keep an eye on them.
- Never leave valuable objects¹ or valuable papers² in your car, and make sure any luggage in the boot cannot be seen from outside the vehicle.
- Always lock your car and/or caravan properly, even if you are only stopping for a rest or to fill up at a petrol station.
- If you stay somewhere overnight, always take your luggage with you to where you will be staying.
- Unpack your car and/or caravan on the day you arrive.

If you go on holiday by plane, bus, train or boat...

- Keep any valuable objects¹, valuable papers², anything breakable and any medicines with you in your hand luggage.
- If any luggage you check in goes missing or gets damaged when travelling by air, always make sure the airline fills in a Property Irregularity Report (PIR) or similar statement, and ask for proof of this in writing.

After you arrive...

Never leave valuable objects¹ or valuable papers² unattended in your hotel room, tent, caravan or car, on the beach or anywhere else. Make use of lockers where available. Alternatively, keep these items on you at all times.

For immediate assistance

In the event of serious illness, accident, operation or hospitalisation, you must contact the ABN AMRO Emergency Service within 24 hours. In the case of illness, accident or hospitalisation, you must also inform your private or state medical insurer.

Are you insured for cancellation costs?

When you book your trip take a note of how much it costs. If the cost of your journey is higher than the sum insured, we would advise you to insure the difference with a separate cancellation policy.

Phone ABN AMRO on 0900-0024 for further details.

Business travel

This insurance only covers recreational holiday travel. You must take out separate travel insurance for any trips you make in connection with your business or profession.

Phone ABN AMRO on 0900-0024 for further details.

Work placements and long holidays abroad

Are you going abroad on a work placement or for a holiday longer than 60 days? In that case you can supplement this policy with ABN AMRO's Long Stay Abroad Insurance.

Precautions

- Make a note of useful numbers such as the telephone number of the ABN AMRO Emergency Service, your passport or identity card number, the numbers of your driving licence and vehicle registration certificate, policy numbers for your car, travel and medical expenses insurance and the numbers of your debit and credit card(s). Always keep these numbers separately from the documents and leave a copy with someone you can always telephone at home.
- If anything goes wrong in spite of these precautions, always report any stolen, lost or missing luggage, travel documents or money immediately to the police, and ask for a copy of their official record.

The ABN AMRO Emergency Service can be reached at any time of the day or night on telephone number 0900-0024, or from abroad on +31-70-3243100.

1 By valuable objects we mean things like cameras and camcorders, jewellery and watches.

2 By valuable papers we mean things like cash, cheques, debit or credit cards and travel documents.

Summary of cover

The sums insured set out below are per person per journey, unless stated otherwise below or in the conditions.

	Sums insured Standard cover	Extended cover
Accidents (section 3)		
- on death	EUR 9,100.00	EUR 13,650.00
for children up to 16 and persons aged 70 and over, limited to	EUR 2,300.00	EUR 2,300.00
- on permanent impairment	EUR 27,250.00	EUR 45,400.00
for children up to 16	EUR 36,350.00	EUR 56,750.00
for persons aged 70 and over, limited to	EUR 2,300.00	EUR 2,300.00
Unforeseen expenditure (section 4)		
For unforeseen expenditure in the event of		
- illness or accident affecting the insured (section 4.A.1)	At cost	At cost
- death of the insured (section 4.A.2)	At cost	At cost
- premature return (section 4.A.3)	At cost	At cost
- necessary prolongation of stay (section 4.A.4)	At cost	At cost
- search and rescue operations (section 4.A.5)	EUR 45,400.00	EUR 45,400.00
- ski passes, lift passes, rented skis and skiing lessons (section 4.A.6)	At cost	At cost
Payment for the following expenses will be limited to the following maximum amounts for all insured persons together, per journey.		
- loss of use of own/hired motor vehicle/bicycle/moped (section 4.A.7)	EUR 1,600.00	EUR 2,300.00
- loss of use of caravan, trailer, pleasure boat and tent (section 4.A.7)	EUR 700.00	EUR 1,150.00
- damage to accommodation (section 4.A.8)	EUR 475.00	EUR 475.00
- purchase of clothing and toilet sections due to delayed arrival of luggage (section 4.A.8)	EUR 250.00	EUR 350.00
- necessary telecommunications expenses (section 4.A.8)	EUR 250.00	EUR 250.00
Luggage (section 5)		
- luggage	EUR 1,400.00	EUR 3,200.00
Payment for the following items will be limited to the following maximum amounts:		
- photographic, film, audio/video and optical equipment	EUR 475.00	EUR 1,150.00
- computer equipment	EUR 475.00	EUR 1,150.00
- hearing aids and prostheses	EUR 475.00	EUR 1,150.00
- musical instruments	EUR 475.00	EUR 1,150.00
Payment for these items will be limited to the following amounts for all insured persons together, per journey.		
- precious stones, jewellery	EUR 1,150.00	EUR 2,300.00
- watches	EUR 175.00	EUR 350.00
- glasses and sunglasses, contact lenses per pair	EUR 175.00	EUR 250.00
- mobile phones, pagers and telephones	EUR 175.00	EUR 250.00

- bicycles and wheelchairs	EUR 475.00	EUR 475.00
- surfing clothing, sailboards, canoes, inflatable and folding boats, for all items together	EUR 250.00	EUR 250.00
Payment for the following items will be limited to the following maximum amounts for all insured persons together, per journey.		
- helmets, tools and motor vehicle accessories such as roof racks, roof and motorcycle cases, snow chains etc.	EUR 250.00	EUR 250.00
- items purchased during the journey such as souvenirs, clothing and gifts etc.	EUR 350.00	EUR 350.00
- cash and cash equivalents	nil	EUR 250.00

Medical expenses (section 6)

These are only covered if the schedule states 'including medical expenses'.

- costs incurred outside the Netherlands *in excess of sums covered under existing medical expenses insurance or similar scheme	At cost*	At cost*
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Cancellation (section 7)

This is only covered if the schedule states 'including costs of cancellation'.

- cancellation costs with a maximum sum insured for travel/rental of	EUR 1,850.00	EUR 1,850.00
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The general conditions and the special conditions form a whole. In the event of any conflict between these conditions, the special conditions shall take precedence.

Section 1 Definitions

Period of cover

The period of cover is the number of days that the insurance is effective, up to a maximum of sixty days per holiday journey. The period of cover begins as soon as the insured or his luggage leaves his home address and ends as soon as they return there.

If the period of cover is exceeded as a result of an insured incident, the insurance automatically remains effective until the first possible moment when the insured can return to his home address in the Netherlands.

Territorial limits

The insurance provides worldwide cover. The insurance only covers holidays in the Netherlands if the insured proves that he stayed in a hotel, guest house or rented holiday home, at a marina or on a camping site (except where a place is rented on an annual or seasonal basis).

Family members

The insurance covers the family members as stated on the schedule.

Cost of travel / rental

The total sums owing and/or paid before departure for bookings and reservations of transport and/or accommodation. Costs of (partial) trips, excursions and similar which take place at the destination location are not included.

Section 2 General provisions

2.A ABN AMRO Emergency Service

The insurance carries entitlement to assistance from the ABN AMRO Emergency Service (*ABN AMRO Hulpdienst*).

The right to assistance arises in the event of the death, accident, illness or admission to hospital of the insured, and in the event of a premature return to the Netherlands and on the loss of use of a driver, private means of transport, caravan or trailer.

2.B Other insurance policies

To the extent that the insured would have a right to compensation or indemnity under any other policy, whether or not predating the present policy, or under any law or other provision, were it not for the present policy, this insurance shall take effect and apply last.

The only loss or damage eligible for compensation or indemnity shall therefore be the loss exceeding the amount the insured could claim under any other policy.

This provision shall not apply to accidents.

2.C Exclusions

Loss or damage is excluded where it is caused:

- during a journey undertaken wholly or partly for the insured person's occupation or business;
- by atomic reactions as described in the general conditions;
- by acts of war as described in the general conditions.

Travel warnings

No payment will be made if it is known at the time the journey is commenced that an official travel warning has been issued for that destination.

Where the insured is already in an area for which such a travel warning has been issued, payment will nonetheless be made for occurrences directly or indirectly connected with terrorism. It is a condition that the insured person leaves the relevant area as soon as possible.

If, during his/her trip, the insured proceeds to an area for which a travel warning has been issued, no payment will be made unless the insured can demonstrate that he/she was not in a position to become aware of this warning.

2.D Claim settlement

The insurer's consent should be obtained before incurring expenses in connection with:

- serious illness or accidents (section 4.A.1);
- attendance of family (section 4.A.1);
- a death (section 4.A.2);
- premature return (section 4.A.3);
- necessary prolongation of stay (section 4.A.4);
- search and rescue operations (section 4.A.5);
- replacement transport and accommodation (section 4.A.7).

In such cases, the ABN AMRO Emergency Service should be contacted immediately.

Where the cover includes medical expenses, the ABN AMRO Emergency Service should also be contacted immediately where anyone is admitted to hospital for longer than 24 hours or for an operation (section 6), so that the Service can arrange without delay for a guarantee between the hospital and your private or state medical insurer.



Section 3 Accidents

3.A Cover

The insurance gives entitlement to a payment in the event of death or total or partial permanent impairment if the insured has an accident during the period of cover.

The term 'accident' shall mean the sudden and immediate violent impact on the body of the insured, from an external source and outside his control, as a result of which bodily injury can be medically established, leading to the insured's death or permanent impairment.

The following shall also be regarded as accidents:

- infection of wounds or blood poisoning arising in connection with an accident;
- acute poisoning as a result of inhaling harmful gases and/or vapours;
- acute poisoning resulting from the consumption or ingestion of poisoned food or drink and other substances but excluding allergic reactions and poisoning resulting from the ingestion of germs or toxins produced by them, poisoning resulting from the consumption of alcoholic drinks, narcotics or medicines, where the latter may be expected to have a harmful effect;
- drowning and suffocation;
- frostbite and sunstroke;
- accidents occurring while rescuing or attempting to rescue a person or animal, or during the necessary defence of the insured's own or another's person, honour or property against immediate unlawful assault;
- typhus, paratyphoid fever, dysentery and Weil's disease, where it is reasonable to assume that these illnesses were caused by the ingestion of germs following an involuntary fall into water or another liquid or during an attempt to rescue a person or animal from water or another liquid;
- deprivation resulting from being in a shipwreck or emergency landing or being lost or in a collapse, cave-in or flood or being snowed in or ice-bound;
- complications and deterioration of the insured person's condition after an accident, where these result from the manner in which first aid and/or medical treatment were given;
- dislocation, sprains, tearing of muscles and tendons, provided the nature and location of these injuries can be medically established;
- lumbago, sprained muscles, strains, tendovaginitis crepitans (tenosynovitis), whiplash, epicondylitis humeri (tennis elbow) and injury to the skin of hands or feet caused by friction or rubbing against a hard object.

3.B Exclusions

The term accident shall not include intestinal ruptures and ruptures of intervertebral discs (hernia nuclei pulposa), or the direct or indirect consequences of these.

There shall be no entitlement to payment for an accident which is the result of:

- suicide or attempted suicide;
- the consumption of alcohol or use of other narcotics or stimulants, including soft or hard drugs;
- insanity or derangement;
- participation in misdeeds, quarrels, fights, taking risks, taking part in or committing criminal offences or attempting to do so;
- practising or taking part in sports involving a higher than normal risk of physical injury. These include at least the following: combat sports, tobogganing, ice hockey, bobsleighing, speed skiing, speed racing, skijoring, ski jumping, ski flying, figure jumping on freestyle skis, ski mountaineering, para-skiing, heli-skiing, off piste skiing (skiing without professional supervision in an area that is not a designated skiing area), parachuting, bungee jumping, hang-gliding, parasailing, abseiling, whitewater rafting, canyoning, jet skiing, potholing and competitions involving motor vehicles or motor boats;
- mountain walking or touring, unless the walk or tour takes place on paths and/or in terrain which is easily accessible and passable for persons without mountain experience;
- air travel other than as a passenger in an aeroplane fitted out/suitable for passenger transport and where the pilot is in possession of a licence valid for the relevant aircraft.

The insured will not be entitled to compensation, even where the accident has been proved, if the accident and/or injury is the result of, or is partly caused by, any physical or mental illness or abnormality or any such disorder or ill health.

Where the consequences of an accident are more extensive than they would otherwise have been due to an illness, disorder, or abnormal physical or mental condition of the insured person, then for the purposes of determining the payment to be made, compensation will be determined on the basis of the consequences that the accident would have had if the insured had been entirely fit and well.

However, where the aforementioned condition of the insured person is the result of an earlier accident for which the insurer was obliged to pay compensation under this insurance, that condition shall not be taken into account.

No compensation will be paid where an existing state of ill health is aggravated by an accident. In the case of loss of or damage to a body part or organ that was already damaged or wholly or partly incapable of use before the accident, the difference between the insured person's condition before and after the accident shall be taken into account in determining the amount of compensation.

3.C Claims

3.C.1 Payment in the event of death

In the event of death, the sum insured shall be paid out to the legal heirs.

Any amounts paid out before the death for permanent impairment in connection with the same accident will be deducted from the payment.

If the payments made for permanent impairment exceed the amount payable for death, the insurer shall not reclaim the difference.

3.C.2 Payment in the event of permanent impairment

In the event of the insured being permanently disabled as a direct consequence of an accident, payment shall be made on the basis of a percentage of the sum insured for permanent impairment.

This percentage shall be equal to the degree of permanent impairment, without taking into account the insured person's occupation or hobbies. The percentage shall be determined using the most recent edition of the 'Guides to the Evaluation of Permanent Impairment' of the American Medical Association (AMA) and supplements to these from the Netherlands Association for Neurology and the Netherlands Orthopaedic Association.

Where several accidents occur, the total amount paid out shall not exceed the sum insured for total permanent impairment.

For as long as the degree of impairment cannot be definitively ascertained, the insurer shall be entitled to postpone determination of the payment up to a maximum of two years after the accident.

In this case, the insurer shall be liable to pay interest on the amount eventually determined, at an annual rate of 6% from the 366th day after the accident. The condition of the insured two years after the accident shall be decisive for ascertaining the degree of impairment.

3.C.3 Obligations in the event of an accident

The insured shall be obliged to inform the insurer in writing within 180 days of any accident suffered, whether there is a possibility of his becoming permanently disabled as a result of the accident.

If the insured person cannot say this with certainty himself, he must consult the treating doctor on the matter.

If the doctor cannot say with certainty within 180 days of the accident whether the insured will be rendered permanently disabled, this must also be notified to the insurer within 180 days of the accident. The insurer will then extend the period of 180 days, in consultation with the treating doctor.

The insured person or another interested party must also cooperate with measures deemed necessary by the insurer in order to ascertain the cause of death and/or permanent impairment.



Section 4 Unforeseen expenses

4.A Cover

The insurance covers the unforeseen expenses listed below, to the extent that these were necessarily incurred during the period of cover and were reasonably proportionate to the result of the expenditure.

4.A.1 Illness and accident of the insured

Expenses directly resulting from an illness or accident affecting the insured person during the period of cover, i.e.:

- extra costs of accommodation for the insured during the journey;
- the cost of accommodation for the insured in a hotel or guest house or on a camping site after the end of the journey;
- visiting costs in the event of an admission to hospital to a maximum of EUR 15.00 per day for up to 20 days;
- the necessary costs of sending luggage belonging to the insured person back to the home address in the Netherlands;
- where medically advised, the costs of the outward and return journey and accommodation for up to three days of two first or second degree family members, or a partner under a cohabitation contract, to attend the place where the insured person is staying, provided their attendance is urgently necessary given the seriousness of the illness or accident suffered by the insured person;
- the costs of the insured person's return journey to the home address in the Netherlands, to the extent that these costs exceed the cost of the return journey as originally planned. If the ABN AMRO Emergency Service deems it necessary for another insured person to accompany the insured on the return journey, the costs involved will also be reimbursed.

If the condition of the insured person does not permit transport by any other means (e.g. passenger aeroplane, ambulance, car or taxi), the insurer will pay for return travel to the Netherlands by air ambulance.

The costs of transfer from the foreign hospital to the airport, and from the Dutch airport to hospital (including the costs of medical escorts) will then also be reimbursed.

The costs of this mode of transport will only be reimbursed where it is medically necessary and the insurer has given prior permission.

Return travel by air ambulance will be deemed medically necessary in any event where it could save the life of the insured, or reduce the risk of or prevent impairment.

4.A.2 Death of the insured

If the insured dies outside the Netherlands during the period of cover, the costs of transporting the body to the insured's home address in the Netherlands will be reimbursed.

If the body is not transported to the Netherlands, the costs of burial or cremation outside the Netherlands as well as the costs of return travel of first or second degree relatives or a partner under a cohabitation contract will be reimbursed up to a maximum of EUR 4,550.00.

4.A.3 Premature return

Any extra costs for travel and accommodation incurred during the period of cover where the journey is interrupted by an immediate return to the home address in the Netherlands due to:

- the insured person's lawful spouse, first or second degree family member or partner under a cohabitation contract dying or suffering an illness or accident endangering their life, where this was not expected to occur during the journey;
- any property, rented accommodation or business of the insured person being so seriously damaged that the insured person's presence in the Netherlands is urgently required.

Travel costs to the original destination will also be reimbursed where the return journey takes place within the period of cover or no later than 21 days after its expiry.

Costs incurred by the insured person himself will also be reimbursed if a travelling companion not covered by this insurance suffers an event within section 4.A.1 or 4.A.3, but only where:

- the travelling companion concerned has his or her own valid travel insurance;
- the occurrence affecting the travelling companion is covered by his or her own travel insurance, and that travel insurance does not cover the costs of the person travelling with them.

4.A.4 Necessary prolongation of stay

Extra travel or accommodation expenses if the insured is forced to remain outside the Netherlands beyond the period of cover, exclusively as a result of strikes, border closures, avalanches, being snowed in or flooding.

During the period of cover, these expenses will also be reimbursed if they are incurred as a consequence of a natural disaster.

Reimbursement is subject to the condition that the above-mentioned causes of the stay being prolonged had not occurred and were not known or foreseeable at the beginning of the journey.

Where strikes or border closures are expected in the very short term during the period of cover and an early return journey is desirable, prior permission must be obtained from the insurer.

4.A.5 Search and rescue operations

Charges made by the competent authorities for searching for, rescuing, saving and transporting the insured person after suffering an accident or going missing during the period of cover.

4.A.6 Ski passes, lift passes, rented skis and skiing lessons, hiring of diving equipment, diving tuition

The cost of ski passes, lift passes, rented skis, skiing lessons, rented diving equipment and diving tuition paid for in advance and not used will be reimbursed if the insured, during the period of cover:

- cannot ski or dive due to an accident suffered (on submission of a medical report from the local treating doctor)
- is admitted to hospital because of an illness or accident;
- has to return to his home address in the Netherlands prematurely due to another insured event.

If the insured has to return prematurely, payment will also be made for other insured persons returning with him.

Payment will only be made if original documentation and written evidence is submitted showing that no refunds were given.

4.A.7 Replacement transport or accommodation

Unforeseen expenses due to the loss of use of the private means of transport being used for at least most of the journey.

Private means of transport shall include the insured's own or rented motor vehicle which can legally be driven with a driving licence valid in the Netherlands for categories A or B/E, as well as a caravan or trailer, bicycle, moped or pleasure boat.

The loss of use must be due to the loss or breakdown of the means of transport due to an external cause or a mechanical or electrical fault.

Repair must also not be possible within two working days. The following costs will then be reimbursed:

- the extra costs of continuing the journey by public transport, in the lowest class of accommodation, from the place of the breakdown to the destination and the return journey to the insured's home address in the Netherlands;
- the costs of renting a similar replacement means of transport or accommodation;
- strictly necessary extra accommodation expenses in the place where the vehicle is being repaired, up to a maximum of EUR 50.00 per person per day.

If the tent in use during the holiday becomes unusable due to an external cause and temporary or other repair is not possible, strictly necessary extra accommodation expenses will be reimbursed up to a maximum of EUR 50.00 per person per day for up to five days.

The unforeseen expenses listed will not be reimbursed if the loss of use of the vehicle is a result of its state of repair or due to the maximum load capacity being exceeded.

4.A.8 Other unforeseen expenses

Unforeseen expenses connected with:

- liability for loss or damage of at least EUR 20.00 to accommodation other than hired camper vans, touring caravans, boats and/or contents, as well as on losing the key to a locker let together with accommodation and lent or let to the insured persons;

- the necessary purchase of clothing and toiletries due to a delay of at least 8 hours in arrival of the luggage at the destination;
- telecommunications costs necessarily incurred by the insured in connection with an insured event.

4.B Exclusions

Unforeseen expenses resulting from an accident or illness will not be reimbursed if they fall within an exclusion in the sections on accidents (section 3.B) or medical expenses (section 6.B). This exclusion does not apply to cases within Section 4.A.2.

4.C Claims

A fixed 10% reduction will be applied to the extra accommodation expenses referred to in this section for normal living costs saved.

Where extra travel expenses are incurred using a privately owned means of transport, a fixed rate of EUR 0.20 per kilometre will be paid.

Section 5 Luggage

5.A Cover

The cover includes loss of or damage to luggage taken on the journey by the insured person for personal use, as well as items purchased or rented during the journey. Any consequential loss or damage is not insured.

The insurance also covers:

- travel documents such as passports, driving licence and vehicle registration certificate, travel tickets and similar;
- subaqua, skiing or snowboarding equipment

Luggage shall not include:

- merchandise, professional and industrial equipment and objects being removed to another address;
- samples and art collections, antiques, catalogues, stamps, valuable documents (other than travel documents), photos, and objects of value as art or collector's items;
- motor vehicles, trailers, caravans, folding caravans, etc., including the tent section and/or components thereof;
- boats or aircraft (including parachutes and paragliders) with accessories, except sailboards, canoes, inflatable and folding boats;
- outboard motors.

If the schedule shows that a deductible applies, the amount paid will be reduced by EUR 113.00 per occurrence.

For luggage specified in the summary subject to a maximum sum insured, this maximum will also apply after deduction of the deductible.

5.B Exclusions

Loss or damage is excluded where caused by:

- any defect or inherent vice or wear and tear, or weather or other factors having a gradual effect, or by moths, rodents, insects and similar;
- scratches, scrapes, dents, stains and similar damage, unless the luggage is no longer usable as a result of the damage;
- luggage being seized or confiscated by the authorities;
- luggage, travel documents, cash and cash equivalents left in a motor vehicle being stolen or lost or going missing.

However, luggage (except travel documents, cash and cash equivalents) is insured in a motor vehicle between 8 a.m. and 10 p.m. local time, as well as during the outward and return journeys.

The luggage must be stored out of sight from outside the vehicle in a properly locked boot, ski box or luggage box. The boot must be covered with a back shelf and/or similar sturdy cover. There must also be evidence of forcible entry.

Where the outward or return journey includes an overnight stop, any luggage packed in cases and bags so as to be conveniently portable, as well as any valuables, must be taken to the overnight accommodation.

5.C Claims

The insured shall be obliged to take the usual precautions to prevent loss or theft of or damage to the luggage, and to do anything necessary himself in order to preclude or reduce any loss or damage.

It is a requirement that the insured person could not reasonably have taken any better measures to prevent the loss or damage. Claims will be settled on the following basis:

- as new for items up to six months old;
- replacement value with a deduction for use, wear and tear and similar for items over six months old;
- the cost of repair if it is possible to repair the damage and the costs do not exceed the item's current value.

Payment for luggage shall not exceed the amount originally paid for that luggage.

If the loss is dealt with on a total loss basis, the insurer shall be entitled to demand or retain the luggage.

The insurer shall be entitled to compensate the loss in kind.

Where the luggage is found within six weeks after the day on which it went missing, was lost or stolen, the insured shall be obliged to take it back and to repay amounts received from the insurer. In the event of items being lost, stolen or damaged or going missing, the insured must

report the occurrence immediately to the local police, the hotel management or the transport company.

The insurer must be provided with a declaration that the report has been made.

Where a claim is made for lost, missing, stolen or damaged luggage, the insured must prove the extent of the damage or loss and supply evidence that he actually possessed the luggage.

This may be done by original invoices, statements by experts on the possibility of repair and other documentation as required by the insurer.

Section 6 Medical expenses

6.A Cover

Where the schedule states that the insurance 'includes medical expenses', the insurance covers the costs referred to below where these are incurred by the insured person during the period of cover outside the Netherlands as a result of an urgent medical necessity in connection with an illness, disorder or accident.

In the event of serious illness, accident, operation or hospitalisation, the insured must ensure that the ABN AMRO Emergency Service is contacted within 24 hours.

It is a condition of payment that the insured person has entitlement under an insurance policy or other provision for medical expenses arranged in the Netherlands.

Subject to sections 2.C and 6.B, the insurance covers only the costs referred to below, and only insofar as these are not covered under the terms of the insured's insurance policy or other provision for medical expenses, or cannot be reimbursed under that policy or other provision because of the agreed deductible or maximum payment.

The following expenses are covered:

- fees payable to doctors and specialists;
- the costs of hospitalisation;
- the costs of operations and the use of operating theatres;
- the costs of any X-ray examinations and radiation treatment prescribed by the doctor;
- the costs of medicines, bandages and treatments prescribed by the doctor;
- the costs of transporting the insured to and from doctors and hospitals where medically necessary. Where the patient's own means of transport is used, an allowance of EUR 0.20 per kilometre will be paid;
- the costs of prostheses purchased as medically prescribed as a result of an accident, with the exception of dentures, to a maximum of EUR 700.00 where incurred on or before the 365th day after the accident;
- the costs of dental treatment incurred for emergency assistance or treatment required after an accident, to a maximum of EUR 350.00.

6.B Exclusions

The costs of medical treatment will not be reimbursed where:

- it was reasonably foreseeable at the beginning of the journey that the costs would have to be incurred during the period of cover;
- the insured travelled abroad (partly) with the intention of having medical treatment there;
- they are incurred as a result of an accident falling within one of the special exclusions under the section on accidents;
- they are incurred as a consequence of an abortion and its consequences, unless the abortion was medically necessary as a result of an accident suffered by the insured person during the period of cover;
- they are connected with sexually transmitted diseases;
- they are incurred in rest homes or convalescence homes;
- they relate to an admission to hospital for longer than 24 hours, where the treatment could be postponed, on medical advice, until the insured's return to the Netherlands;
- they are incurred as a result of the use of alcohol or other narcotics or stimulants, including soft or hard drugs.

6.C Assignment of rights

Notwithstanding the provisions of section 6.A, where the insured does not within a reasonable time receive an assurance from the insurer of any other medical expenses insurance or similar provision that costs incurred or to be incurred abroad as referred to in section 6 will be reimbursed, the insurer will make such costs available to the insured by way of an interest-free loan on condition that the insured assigns his rights under the other insurance or similar provision to the insurer of this policy.

Section 7 Cancellation

7.A Cover

Where the schedule states that the insurance 'includes cancellation costs', the insurance covers costs arising as a result of cancellation of the travel/rental or the journey ending prematurely as a result of one of the events referred to below, provided that this was not foreseeable when the travel/rental was booked:

- the death, serious illness or serious injury due to an accident, where medically established, of the insured person, his first or second degree relatives or partner under a cohabitation contract;
- complications in the pregnancy, or existing illnesses and infirmities of the insured person and partner;
- a medically necessary operation unexpectedly needing to be carried out on the insured person, his partner or a child living with him;
- the death, serious illness or serious injury after an accident of persons living outside the Netherlands, with the result that the insured cannot have accommodation with those persons as planned;
- the insured being unable, on medical advice, to undergo a vaccination necessary for the relevant destination;

- serious damage to the insured person's property, rented dwelling or to the business where he works, such that his presence is urgently required in the Netherlands;
- damage to the holiday accommodation so that it is not suitable for occupation and accommodation elsewhere is not possible;
- the insured becoming involuntarily unemployed after a period of fixed employment;
- the commencement by an unemployed insured person of fixed employment of at least 16 hours a week, for a period of at least six months or for an indefinite period, which requires his/her presence during the time of the journey;
- the loss of use of the insured's own motor vehicle to be used for the journey caused by theft, fire, explosion or any external cause within the 30 days before the beginning of the journey, insofar as it is not reasonably possible in that time to arrange for repairs to be carried out or for a replacement vehicle to be provided;
- the unexpected availability of rental accommodation, the rental of which commences within the period of 30 days before the beginning of the journey up to and including the final day of the journey;
- the insured person failing to obtain the visa necessary for the journey, without fault on the part of the insured;
- the insured person unexpectedly being called to resit an examination (after final school examinations) which cannot be sat at any other time than during the journey;
- the irrevocable breakdown of the marriage of the insured person, in connection with which divorce proceedings have been commenced. The irrevocable breakdown of the marriage shall be deemed to include the dissolution of a notarised cohabitation contract.

Cancellation costs, or a payment on interruption of the journey will also be paid where one of the occurrences covered under this section is suffered by someone travelling with the insured person who is not covered by this insurance, if our insured would then be travelling alone as a result.

However this payment will only be made if

- the travelling companion concerned also has valid insurance covering cancellation costs;
- the occurrence affecting the travelling companion comes within the cover of that cancellation insurance, and the cancellation insurance does not cover any payment for travelling companions;
- the travelling companion affected and the insured were expecting to make the outward and return journeys together.

7.B Restrictions

Where cancellation cover is arranged later than seven days after the date on which the travel/rental was booked, cancellation costs will only be reimbursed if the insured person can show that the occurrence was not foreseeable at the time of arranging the cover for cancellation costs.

7.C Claims

The insurance will reimburse up to the maximum sum specified in the summary of cover, being restricted to the insured family members and to only that portion of the travel booking which is applicable to these family members:

- on cancellation before departure: the sum due for travel/rental contractually owed at the moment of cancellation, or that part of any sums paid for travel and/or rental which is not refunded;
- in the event of any unforeseen delay of more than 8 hours of an aeroplane, bus, train or boat affecting the departure to the destination or arrival there, where the journey is for more than three days: a proportion of the sum paid for travel/rental, i.e. one day for delays of 8 to 20 hours, two days for delays of 20 to 32 hours, or three days for delays of 32 hours and longer;
- where the journey is ended prematurely on account of a necessary early return to the home address: a pro rata reimbursement of the unused part of the sum paid for travel/rental;
- in the event of a medically necessary admission of the insured person to hospital for at least one night during the journey: a proportion of the sum paid for travel/rental for all insured persons. The sum for one day will be paid for each night spent in hospital.

It is assumed for the purposes of the above that the sum paid for travel/rental does not exceed the maximum sum insured stated in the summary of cover.

Where the sum paid for travel/rental is more, payment will be calculated in proportion to the insured maximum and the actual sum paid for travel/rental.

The insurer must be informed of any situation referred to in this Section as soon as possible. The insured shall also be obliged to consent to any medical examination required by the insurer.